

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 23, 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: SEPTEMBER 23, 2019
640 S. BROAD STREET, ROOM 212
TRENTON, NJ 08650-8068
10:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** June 24, 2019 Open Minutes.....Appendix I
June 24, 2019 Closed MinutesHandout
July 22, 2019 Open MinutesAppendix I
July 22, 2019 Closed Minutes Handout

- CORRESPONDENCE: None**

- COMMITTEE REPORTS**
Safety Committee:..... Verbal
Claims Committee: Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-18**

- TREASURER – David Miller**
Resolution 34-19 August Bill List - MotionPage 19
Resolution 35-19 September Bill List - MotionPage 20
June Treasurer Reports Pages 21-22

- ATTORNEY – Paul Adezio, Esq. Verbal**

- CLAIMS SERVICE –Inservco Insurance Services, Inc. - Motion**
Resolution 36-19 Authorizing Disclosure of Liability Claims Check Register..... Pages 23
Liability Claim Payments 7-1-19 to 7-31-19 Pages 24-25
Liability Claim Payments 8-1-19 to 8-31-19 Pages 26-27

- MANAGED CARE – First MCO**
Monthly Summary Report – July and AugustPage 28

- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Pages 29-31
Safety Director Bulletins Pages 32-34

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

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

- CLOSED SESSION – Payment Authorization Requests (PARS)..... Pages 35-36
Resolution [37-19](#) 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: October 28, 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: September 23, 2019

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Certificate of Insurance Report (Pages 5-7)** – Attached on pages 5-7 is the certificate of insurance report from the NJCE listing those certificates issued during the months of July and August. There were 3 certificates issued in July and 5 in August.
 - Motion to approve the certificate of insurance reports for the months of July & August**
- NJ Excess Counties Insurance Fund (NJCE)** - The NJCE is scheduled to meet again on September 26, 2019. A summary report of the meeting will appear in the next agenda. The NJCE will introduce the 2020 Budget on October 24, 2019 and Budget Adoption is scheduled for November 21, 2019.
- MCIFC Property & Casualty Financial Fast Track (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2019** the Commission has a surplus of **\$11,770,332**. 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 **June 30, 2019** is **\$1,420,071**.
- NJCE Property and Casualty Financial Fast Track (Pages 10-11)** – Included in the agenda on pages 10-11 is a copy of the NJCE Financial Fast Track for the month of June. As of **June 30**, the Fund has a surplus of **\$18,085,455**. The cash balance is **\$24,974,932**.
- Claims Tracking Reports (Pages 12-14)** - Included in the agenda on pages 12-14 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2019. The Executive Director will review the reports with the Commission.
- Property Insurance Coverage Options (Pages 15-16)** - The NJCE JIF Coverage Committee met recently and discussed property coverage for Drones and Working Dogs. The NJCE Underwriting Manager issued a Memorandum on the proposed coverages. A copy of the memorandum is included in the agenda on pages 15-16. If the Commissioners agree to add these coverages, the changes would be incorporated into the Commission’s Risk Management Plan.

- ❑ **Active Shooter/Assailant Coverage (Pages 17-18)** – Attached on pages 17-18 is a memorandum from the NJCE Underwriting Manager regarding Active Shooter/Assailant Coverage. The NJCE will be providing group quotes for Active Shooter Assailant coverage for at the 2020 renewal.
- ❑ **Professional Service Agreements** – The Service Agreements for the positions of Executive Director, Actuary, Claims Administrator and Risk Management Consultant are due to expire on 12/31/19. The County will issue and advertise the applicable RFP's for each professional service.
- ❑ **2020 Renewal** –. The new Origami System was launched on August 5th as part of the 2020 Exposure Renewal Process. The renewal link was distributed to those identified as users so they could view, edit and complete the Exposure Review Process. The 2020 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 16, 2019. The Fund Office will follow up with the Risk Manager for a status of the renewal information.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices Workshop** – The eighth 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 and the challenges of psychiatric claims, Impact in exposures from recent legislation, Litigation Management Strategies, and Property Risk Engineering. We ask that you hold the date for the Workshop and watch for the email invitation.

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 7/1/2019 To 8/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - University c/o The Office of I - County of Mercer	Risk Management P.O. Box 35 Princeton, NJ 08544	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 Trustees of Princeton University, Its Officers, Employees and Agents are an Additional Insures on a Primary/Non- Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract	7/8/2019 #2218788	GL AU EX WC OTH
H - Morris County Public Safety I - County of Mercer	Training Academy 500 West Hanover Avenue Parsippany, NJ 07054	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 County of Morris, its elected and appointed officials, employees and volunteers are an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to one day refresher class for previously certified Side- Handle and Expandable Baton Instructors on August 9th, 2019	7/9/2019 #2219072	GL AU EX WC OTH
H - Morris County Public Safety I - County of Mercer	Training Academy 500 West Hanover Avenue Parsippany, NJ 07054	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 County of Morris, its elected and appointed officials, employees and volunteers are an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to three day initial instructor certification class for new Side Handle and Expandable Baton Instructors. September 4-6, 2019.	7/9/2019 #2219073	GL AU EX WC OTH
Total # of Holders: 3				

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Mercer County Community College I - County of Mercer	1200 Old Trenton Road West Windsor Township,, NJ 08550	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 Mercer County Assessors Class to be held October 22, 2019 from 9am-4pm at the Mercer County College campus	8/9/2019 #2253443	GL AU EX WC OTH
H - The Robbinsville Farmer's Market I - County of Mercer	2298 Route 33 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 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 distribution of literature about the Mercer County library system. The event will be held August 20, 2019 from 3:30pm 7:00pm.	8/9/2019 #2253444	GL AU EX WC OTH
H - Robbinsville Township I - County of Mercer	2298 Route 33 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 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 distribution of literature about the Mercer County library system. The event will be held August 20, 2019 from 3:30pm 7:00pm.	8/13/2019 #2254372	GL AU EX WC OTH
H - Woolsey Park I - County of Mercer	221 Washington Crossing-Pennington Road Titusville, NJ 08560	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/19 to 1/1/20 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy #SP4056379 The	8/13/2019 #2254379	GL AU EX WC OTH

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

		Certificate Holder and Hopewell Township are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to International Opioid Overdose Awareness Day.		
H - State of NJ I - Mercer County Improvement Authority		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 as respect to use of motor pool lot #3 for the following dates 9/7/19, 9/15/19, 9/26/19, and 9/28/19	8/27/2019 #2258167	GL AU EX WC OTH
Total # of Holders: 5				

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	639,631	3,837,785	39,200,662	43,038,447
2.	CLAIM EXPENSES				
	Paid Claims	306,022	1,652,992	8,607,798	10,260,790
	Case Reserves	(171,570)	50,247	3,371,815	3,422,062
	IBNR	(211,207)	28,101	2,780,441	2,808,541
	Discounted Claim Value	27,731	20,396	(164,942)	(144,546)
	TOTAL CLAIMS	(49,023)	1,751,736	14,595,112	16,346,848
3.	EXPENSES				
	Excess Premiums	215,182	1,291,092	11,954,709	13,245,801
	Administrative	48,213	288,217	2,807,320	3,095,537
	TOTAL EXPENSES	263,395	1,579,309	14,762,029	16,341,338
4.	UNDERWRITING PROFIT (1-2-3)	425,259	506,740	9,843,521	10,350,261
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	425,259	506,740	9,843,521	10,350,261
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	0	264,892	1,155,179	1,420,071
11.	SURPLUS (6 + 7 + 8 - 9)	425,259	771,632	10,998,700	11,770,332
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	51,813	103,538	2,433,230	2,536,768
	2015	(106,699)	(145,937)	2,243,378	2,097,441
	2016	38,757	130,398	2,307,201	2,437,599
	2017	42,474	(148,429)	2,675,148	2,526,719
	2018	91,448	376,406	1,339,743	1,716,149
	2019	307,466	455,655		455,655
	TOTAL SURPLUS (DEFICITS)	425,259	771,632	10,998,700	11,770,332
	TOTAL CASH				1,567,100

CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	1,504	133,144	1,919,054	2,052,198
	Case Reserves	(4,175)	(108,429)	288,151	179,722
	IBNR	(52,076)	(118,645)	400,196	281,551
	Discounted Claim Value	2,933	20,775	(35,376)	(14,601)
	TOTAL FY 2014 CLAIMS	(51,813)	(73,155)	2,572,025	2,498,870
FUND YEAR 2015					
	Paid Claims	170,740	273,108	2,004,477	2,277,585
	Case Reserves	(69,549)	(39,035)	437,940	398,905
	IBNR	(1,762)	(80,513)	303,737	223,224
	Discounted Claim Value	7,271	10,717	(27,187)	(16,471)
	TOTAL FY 2015 CLAIMS	106,699	164,277	2,718,967	2,883,244
FUND YEAR 2016					
	Paid Claims	27,367	168,914	2,085,902	2,254,816
	Case Reserves	(12,426)	(189,009)	822,231	633,222
	IBNR	(56,061)	(61,715)	160,316	98,600
	Discounted Claim Value	2,364	5,273	(22,666)	(17,393)
	TOTAL FY 2016 CLAIMS	(38,757)	(76,537)	3,045,783	2,969,246
FUND YEAR 2017					
	Paid Claims	53,514	255,126	1,456,623	1,711,749
	Case Reserves	(18,001)	(106,524)	853,171	746,647
	IBNR	(82,972)	(32,888)	359,760	326,872
	Discounted Claim Value	4,985	1,700	(26,370)	(24,670)
	TOTAL FY 2017 CLAIMS	(42,474)	117,414	2,643,183	2,760,597
FUND YEAR 2018					
	Paid Claims	26,825	452,167	1,141,742	1,593,909
	Case Reserves	(102,347)	(6,916)	970,322	963,406
	IBNR	(25,184)	(753,628)	1,556,433	802,805
	Discounted Claim Value	9,257	12,247	(53,342)	(41,095)
	TOTAL FY 2018 CLAIMS	(91,448)	(296,129)	3,615,154	3,319,025
FUND YEAR 2019					
	Paid Claims	26,073	370,534		370,534
	Case Reserves	34,928	500,159		500,159
	IBNR	6,848	1,075,489		1,075,489
	Discounted Claim Value	921	(30,317)		(30,317)
	TOTAL FY 2019 CLAIMS	68,770	1,915,866	0	1,915,866
	COMBINED TOTAL CLAIMS	(49,023)	1,751,736	14,595,112	16,346,848

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	June 30, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,972,266	11,833,593	139,838,292	151,671,886
2.	CLAIM EXPENSES				
	Paid Claims	108,511	566,234	3,794,828	4,361,063
	Case Reserves	(208,776)	(901,467)	5,641,230	4,739,763
	IBNR	(27,410)	1,044,764	8,032,894	9,077,658
	Discounted Claim Value	(9,848)	(147,615)	(1,272,066)	(1,419,681)
	TOTAL CLAIMS	(137,523)	561,916	16,196,887	16,758,803
3.	EXPENSES				
	Excess Premiums	1,252,909	7,489,122	97,129,691	104,618,813
	Administrative	86,226	939,665	10,482,471	11,422,137
	TOTAL EXPENSES	1,339,135	8,428,787	107,612,162	116,040,949
4.	UNDERWRITING PROFIT (1-2-3)	770,653	2,842,890	16,029,244	18,872,134
5.	INVESTMENT INCOME	63,482	323,342	497,530	820,872
6.	PROFIT (4+5)	834,135	3,166,232	16,526,774	19,693,006
7.	Dividend	0	0	1,607,551	1,607,551
8.	SURPLUS (6-7-8)	834,135	3,166,232	14,919,223	18,085,455
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	1,793	6,475	777,092	783,567
	2011	2,531	(146,987)	878,879	731,893
	2012	3,292	38,672	1,184,534	1,223,206
	2013	5,507	148,360	2,027,740	2,176,100
	2014	7,193	259,128	2,492,972	2,752,100
	2015	97,586	260,070	1,162,564	1,422,634
	2016	9,630	492,811	3,256,376	3,749,188
	2017	9,188	(264,136)	2,011,827	1,747,691
	2018	9,929	675,103	1,127,237	1,802,340
	2019	687,485	1,696,736		1,696,736
	TOTAL SURPLUS (DEFICITS)	834,135	3,166,232	14,919,222	18,085,454
	TOTAL CASH				24,974,932

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	3,031	9,666	12,697
Discounted Claim Value	0	(214)	(1,005)	(1,219)
TOTAL FY 2010 CLAIMS	0	2,818	180,501	183,318
FUND YEAR 2011				
Paid Claims	62,736	145,418	488,982	634,401
Case Reserves	(46,736)	(92,169)	461,457	369,288
IBNR	(16,000)	112,646	39,375	152,021
Discounted Claim Value	0	(4,688)	(53,088)	(57,776)
TOTAL FY 2011 CLAIMS	0	161,207	936,726	1,097,934
FUND YEAR 2012				
Paid Claims	548	8,298	1,533,507	1,541,805
Case Reserves	(549)	(2,520)	87,538	85,018
IBNR	1	(33,936)	126,579	92,643
Discounted Claim Value	0	6,575	(22,910)	(16,335)
TOTAL FY 2012 CLAIMS	0	(21,582)	1,724,714	1,703,132
FUND YEAR 2013				
Paid Claims	1,499	16,214	520,298	536,512
Case Reserves	(1,499)	(87,323)	507,306	419,983
IBNR	0	(66,644)	226,103	159,460
Discounted Claim Value	0	18,563	(77,544)	(58,981)
TOTAL FY 2013 CLAIMS	0	(119,190)	1,176,165	1,056,975
FUND YEAR 2014				
Paid Claims	3,376	(13,513)	447,238	433,725
Case Reserves	(3,376)	(80,307)	655,655	575,349
IBNR	0	(160,131)	472,893	312,762
Discounted Claim Value	0	32,523	(91,782)	(59,259)
TOTAL FY 2014 CLAIMS	0	(221,427)	1,484,004	1,262,577
FUND YEAR 2015				
Paid Claims	38,920	387,304	395,960	783,264
Case Reserves	(150,047)	(530,663)	2,462,260	1,931,597
IBNR	21,471	(95,420)	603,828	508,407
Discounted Claim Value	0	21,042	(223,216)	(202,174)
TOTAL FY 2015 CLAIMS	(89,656)	(217,738)	3,238,832	3,021,094
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	(5,011)	(15,746)	530,313	514,567
IBNR	5,011	(491,764)	1,132,357	640,594
Discounted Claim Value	0	64,597	(170,405)	(105,807)
TOTAL FY 2016 CLAIMS	0	(442,912)	1,492,266	1,049,353
FUND YEAR 2017				
Paid Claims	166	496	25,647	26,143
Case Reserves	(200)	137,143	640,084	777,226
IBNR	34	238,919	2,126,369	2,365,288
Discounted Claim Value	0	(64,813)	(247,426)	(312,239)
TOTAL FY 2017 CLAIMS	0	311,744	2,544,674	2,856,418
FUND YEAR 2018				
Paid Claims	1,266	22,017	211,356	233,373
Case Reserves	(1,365)	(231,702)	296,617	64,915
IBNR	99	(441,627)	3,295,723	2,854,097
Discounted Claim Value	0	27,776	(384,692)	(356,916)
TOTAL FY 2018 CLAIMS	0	(623,536)	3,419,005	2,795,469
FUND YEAR 2019				
Paid Claims	0	0		0
Case Reserves	7	1,820		1,820
IBNR	(38,025)	1,979,688		1,979,688
Discounted Claim Value	(9,848)	(248,976)		(248,976)
TOTAL FY 2019 CLAIMS	(47,866)	1,732,532	0	1,732,532
COMBINED TOTAL CLAIMS	(137,523)	561,916	16,196,887	16,758,803

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	June 30, 2019							
COVERAGE LINE- PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	0	1	0	0	15	21	37	
June-19	0	1	0	0	13	27	41	
NET CHGE	0	0	0	0	-2	6	4	
Limited Reserves							\$1,878	
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	\$0	\$0	\$0	\$0	\$60,000	\$17,553	\$77,553	
June-19	\$0	\$0	\$0	\$0	\$44,000	\$33,013	\$77,013	
NET CHGE	\$0	\$0	\$0	\$0	(\$16,000)	\$15,460	(\$540)	
Ltd Incurred	\$18,499	(\$25)	\$99	\$75,405	\$119,140	\$33,153	\$246,271	
COVERAGE LINE- GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	1	4	2	9	20	11	47	
June-19	1	4	2	11	19	15	52	
NET CHGE	0	0	0	2	-1	4	5	
Limited Reserves							\$6,808	
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	\$1,000	\$51,295	\$111,000	\$46,183	\$48,700	\$6,455	\$264,633	
June-19	\$1,000	\$137,821	\$111,000	\$51,693	\$44,200	\$8,305	\$354,019	
NET CHGE	\$0	\$86,526	\$0	\$5,510	(\$4,500)	\$1,850	\$89,386	
Ltd Incurred	\$79,677	\$197,381	\$120,591	\$56,119	\$46,044	\$8,305	\$508,117	
COVERAGE LINE- AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	0	0	1	2	3	2	8	
June-19	0	0	1	2	3	3	9	
NET CHGE	0	0	0	0	0	1	1	
Limited Reserves							\$8,357	
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	\$0	\$0	\$2,830	\$62,470	\$6,047	\$5,500	\$76,847	
June-19	\$0	\$0	\$2,830	\$62,470	\$3,500	\$6,412	\$75,212	
NET CHGE	\$0	\$0	\$0	\$0	(\$2,547)	\$912	(\$1,635)	
Ltd Incurred	\$10,891	\$6,969	\$25,728	\$73,780	\$15,653	\$9,609	\$142,630	
COVERAGE LINE- WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	8	11	17	23	38	41	138	
June-19	7	11	17	24	37	47	143	
NET CHGE	-1	0	0	1	-1	6	5	
Limited Reserves							\$20,850	
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	\$182,897	\$417,161	\$531,819	\$655,995	\$951,006	\$435,722	\$3,174,599	
June-19	\$178,722	\$261,085	\$519,392	\$632,485	\$919,838	\$469,982	\$2,981,505	
NET CHGE	(\$4,175)	(\$156,075)	(\$12,426)	(\$23,511)	(\$31,168)	\$34,260	(\$193,095)	
Ltd Incurred	\$2,122,432	\$2,472,166	\$2,741,620	\$2,253,092	\$2,424,385	\$836,968	\$12,850,664	
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	9	16	20	34	76	75	230	
June-19	8	16	20	37	72	92	245	
NET CHGE	-1	0	0	3	-4	17	15	
Limited Reserves							\$14,236	
Year	2014	2015	2016	2017	2018	2019	TOTAL	
May-19	\$183,897	\$468,455	\$645,649	\$764,648	\$1,065,753	\$465,231	\$3,593,633	
June-19	\$179,722	\$398,906	\$633,222	\$746,647	\$1,011,538	\$517,712	\$3,487,749	
NET CHGE	(\$4,175)	(\$69,549)	(\$12,426)	(\$18,001)	(\$54,214)	\$52,481	(\$105,884)	
Ltd Incurred	\$2,231,499	\$2,676,490	\$2,888,039	\$2,458,396	\$2,605,222	\$888,035	\$13,747,681	

FUND YEARS 2017 2018 2019

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF																
June 30, 2019																
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		30	MONTH	Last Month		29	MONTH	Last Year		18	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-19		Actual 31-May-19	Actual 31-May-19	Unlimited Incurred		Limited Incurred	Actual 29-Jun-18	Actual		TARGETED	TARGETED	
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	80,405	80,405	96.87%	80,583	97.09%
GEN LIABILITY	159,000	56,119	56,119	35.30%	136,049	85.57%	50,269	50,269	31.62%	134,597	84.65%	97,629	97,629	61.40%	113,143	71.16%
AUTO LIABILITY	134,000	73,780	73,780	55.06%	111,102	82.91%	73,780	73,780	55.06%	109,908	82.02%	74,780	74,780	55.81%	89,019	66.43%
WORKER'S COMP	4,709,000	2,253,092	2,253,092	47.85%	4,547,562	96.57%	2,223,429	2,223,429	47.22%	4,530,498	96.21%	2,072,694	2,072,694	44.02%	4,064,388	86.31%
TOTAL ALL LINES	5,085,000	2,458,396	2,458,396	48.35%	4,877,712	95.92%	2,422,883	2,422,883	47.65%	4,858,004	95.54%	2,325,508	2,325,508	45.73%	4,347,132	85.49%
NET PAYOUT %	\$1,711,749															
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		18	MONTH	Last Month		17	MONTH	Last Year		6	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-19		Actual 31-May-19	Actual 31-May-19	Unlimited Incurred		Limited Incurred	Actual 29-Jun-18	Actual		TARGETED	TARGETED	
PROPERTY	74,417	119,140	119,140	160.10%	72,250	97.09%	135,140	135,140	181.60%	72,089	96.87%	140,100	140,100	188.26%	33,488	45.00%
GEN LIABILITY	157,000	46,044	46,044	29.33%	111,720	71.16%	50,544	50,544	32.19%	109,187	69.55%	40,500	40,500	25.80%	29,830	19.00%
AUTO LIABILITY	131,000	15,653	15,653	11.95%	87,026	66.43%	15,653	15,653	11.95%	84,244	64.31%	4,322	4,322	3.30%	26,200	20.00%
WORKER'S COMP	4,455,000	2,424,385	2,424,385	54.42%	3,845,158	86.31%	2,431,500	2,431,500	54.58%	3,752,527	84.23%	1,536,300	1,536,300	34.48%	623,700	14.00%
TOTAL ALL LINES	4,817,417	2,605,222	2,605,222	54.08%	4,116,153	85.44%	2,632,837	2,632,837	54.65%	4,018,047	83.41%	1,721,222	1,721,222	35.73%	713,218	14.80%
NET PAYOUT %	\$1,593,684															
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		6	MONTH	Last Month		5	MONTH	Last Year		-6	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-19		Actual 31-May-19	Actual 31-May-19	Unlimited Incurred		Limited Incurred	Actual 29-Jun-18	Actual		TARGETED	TARGETED	
PROPERTY	75,000	33,153	33,153	44.20%	33,750	45.00%	17,693	17,693	23.59%	27,750	37.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	160,000	8,305	8,305	5.19%	30,400	19.00%	6,455	6,455	4.03%	22,400	14.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	132,000	9,609	9,609	7.28%	26,400	20.00%	8,697	8,697	6.59%	19,800	15.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,141,000	836,968	836,968	20.21%	579,740	14.00%	776,846	776,846	18.76%	372,690	9.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,508,000	888,035	888,035	19.70%	670,290	14.87%	809,692	809,692	17.96%	442,640	9.82%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$370,323															

FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF																
June 30, 2019																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		66		MONTH	Last Month		65		MONTH	Last Year		54		MONTH
		Unlimited Incurred	Limited Incurred	Actual	30-Jun-19		TARGETED	Unlimited Incurred	Limited Incurred	Actual		31-May-19	TARGETED	Unlimited Incurred	Limited Incurred	
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%	120,494	97.05%	79,677	79,677	64.17%	120,541	97.09%	8,863	8,863	7.14%	120,098	96.73%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,389	97.14%	10,891	10,891	8.57%	123,269	97.05%	10,891	10,891	8.57%	120,110	94.56%
WORKER'S COMP	4,356,301	2,122,432	2,122,432	48.72%	4,356,301	100.00%	2,125,103	2,125,103	48.78%	4,355,430	99.98%	2,018,176	2,018,176	46.33%	4,343,272	99.70%
TOTAL ALL LINES	4,669,797	2,231,499	2,231,499	47.79%	4,662,506	99.84%	2,234,169	2,234,169	47.84%	4,661,562	99.82%	2,056,428	2,056,428	44.04%	4,645,801	99.49%
NET PAYOUT %	\$2,051,777					43.94%										
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		54		MONTH	Last Month		53		MONTH	Last Year		42		MONTH
		Unlimited Incurred	Limited Incurred	Actual	30-Jun-19		TARGETED	Unlimited Incurred	Limited Incurred	Actual		31-May-19	TARGETED	Unlimited Incurred	Limited Incurred	
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	197,381	197,381	126.61%	150,799	96.73%	98,381	98,381	63.11%	150,639	96.63%	108,398	108,398	69.53%	145,697	93.46%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	124,426	94.56%	6,969	6,969	5.30%	124,027	94.26%	20,965	20,965	15.93%	118,701	90.21%
WORKER'S COMP	4,449,750	2,472,166	2,472,166	55.56%	4,436,441	99.70%	2,469,975	2,469,975	55.51%	4,434,672	99.66%	2,373,274	2,373,274	53.33%	4,401,771	98.92%
TOTAL ALL LINES	4,818,174	2,676,490	2,676,490	55.55%	4,792,613	99.47%	2,575,299	2,575,299	53.45%	4,790,286	99.42%	2,503,112	2,503,112	51.95%	4,747,117	98.53%
NET PAYOUT %	\$2,277,584					47.27%										
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		42		MONTH	Last Month		41		MONTH	Last Year		30		MONTH
		Unlimited Incurred	Limited Incurred	Actual	30-Jun-19		TARGETED	Unlimited Incurred	Limited Incurred	Actual		31-May-19	TARGETED	Unlimited Incurred	Limited Incurred	
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	120,591	120,591	77.35%	145,697	93.46%	120,591	120,591	77.35%	144,966	92.99%	169,663	169,663	108.83%	133,393	85.57%
AUTO LIABILITY	131,580	25,728	25,728	19.55%	118,701	90.21%	25,728	25,728	19.55%	118,115	89.77%	22,898	22,898	17.40%	109,095	82.91%
WORKER'S COMP	4,616,644	2,741,620	2,741,620	59.39%	4,566,865	98.92%	2,726,680	2,726,680	59.06%	4,561,901	98.81%	2,590,897	2,590,897	56.12%	4,458,372	96.57%
TOTAL ALL LINES	4,985,068	2,888,039	2,888,039	57.93%	4,912,211	98.54%	2,873,098	2,873,098	57.63%	4,905,930	98.41%	2,783,557	2,783,557	55.84%	4,781,808	95.92%
NET PAYOUT %	\$2,254,816					45.23%										

Memorandum

To: Commissioners of the member Insurance Commissions of the NJCE JIF
From: NJCE JIF Underwriting Manager
Date: July 25, 2019
Re: Property Insurance Coverage Options

At the last meeting of the NJCE JIF Coverage Committee, the Committee discussed Property coverage for Drones (UAS) and Working Dogs. The Committee decided to recommend the Insurance Commissions individually review and decide on these coverages, as the NJCE will not participate in the coverage. As such, please review the following optional Property coverages:

1. **Drones (UASs):** The Insurance Commission should consider providing a sublimit of Property (1st party physical damage) coverage for member-owned drones of up to \$100,000. When considering the sublimit, typical drones owned by public entities tend to be in the \$10,000 to \$50,000 price range, along with potentially thousands of dollars in equipment attached to those drones.
2. **Working Animals:** Animals are considered property in New Jersey (along with just about every other state), and so not subject to the vicarious, mental anguish type claims. The Committee particularly discussed working dogs, such as those with law enforcement. It may cost a few thousand dollars just for replacement of the animal, not to mention the thousands in training, with an estimated total replacement cost of \$20,000 each. The Commission should consider offering its members Property (1st party physical damage) coverage for its members' working dogs up to a \$100,000 sublimit. In considering the sublimit, you can make this a lower limit or a per-dog limit, but a lower limit may not be a concern if the Commission is comfortable with the maximum exposure. Additionally, the Commission should review the coverage guideline, attached.



Working Animals

Covered Losses:

- Permanent injury, where animal can no longer perform described function for member.
 - *Could exclude this as this could get into a conflict with general healthcare costs.*
- Death, including humane destruction.

Covered Causes of Loss:

- All covered causes of loss
 - *Could be more specific, like fire, lightning, wind, hail vehicles, etc.*
- Accidental escape
- Accidental or intentional injury
 - *Could be more specific to shooting, stabbing or poisoning by someone other than you.*

Indemnification:

- Replacement Cost valuation, so cost to repair or replace with like kind.
- Retraining costs.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

Active Shooter / Assailant

There is coverage readily available in the insurance marketplace for Active Shooter or Active Assailant events. Your regular insurance program doesn't have any direct exclusions for these types of events, so you can expect it to respond. For instance, if an active shooter event occurred on your premises, and third parties there for the event made a claim against you for their injuries, your General Liability policy would respond. In the same event, if damage occurred to your premises, your Property Insurance policy would respond. So what is Active Shooter/Assailant insurance for?

Active Shooter/Assailant insurance is meant to cover many of the other key costs associated with an active shooter type of event not covered by your core insurance program. Such costs include the following.

Business Interruption

- ✓ Whether it is a loss of revenue at the location, incurring expenses above normal to recover or a shutdown/denial of access determined by authorities, your business interruption costs can be covered.

Public Relations

- ✓ The insurer will typically have a panel of public relations consultancies to utilize immediately following an event.

Relocation

- ✓ Your operations may need to be temporarily or permanently relocated, and these expenses can be covered.

Counseling Costs

- ✓ Whether it is the directly affected visitors and employees or the people of the surrounding community, you may want or need to provide counseling and/or psychiatric services.

Medical Expenses

- ✓ Most policies will extend no-fault medical expenses to affected individuals for immediate triage.

Employee Retraining and Recruitment Costs

- ✓ Current employees who endured the event may need retraining for their current job or a new role within the organization to fill positions created by the event. Also, employees may leave or no longer be able to work with the organization, and so new employee recruitment will be important.

Security Costs

- ✓ Costs for additional security measures required following the event to mitigate any further adverse effects.

Other Expenses

- ✓ Following insurer review and approval, there may be other expenses you need that do not fit within the above categories.

As mentioned, the marketplace for this insurance is robust with varying custom policy forms. In addition to the above, you will find more coverages available from various insurers, such as demolition of emotionally scarred buildings. The NJCE will be providing group quotes for Active Shooter/Assailant coverage at the 2020 renewal.


Feel free to also review Conner Strong & Buckelew's Workplace Violence presentation:


https://www.connerstrong.com/wp-content/uploads/2019/03/CSB_PreparingForTheWorstofWorkplaceViolence.pdf


Conner Strong & Buckelew

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MERCER COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 34-19

AUGUST 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.

<u>FUND YEAR</u> <u>2019</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000527			
000527	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND INSTALLMENT 2019	1,032,873.58
			1,032,873.58
000528			
000528	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 8/19	5,500.00
			5,500.00
000529			
000529	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/19	1.75
000529	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/19	13,898.42
			13,900.17
000530			
000530	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 8/19	16,308.33
			16,308.33
000531			
000531	PACKET MEDIA GROUP, LLC	ACCT#00032129 - LEGAL AD - 6.14.19	18.90
			18.90
000532			
000532	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#896855 - NOTICE - 7.10.19	13.65
			13.65
000533			
000533	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 8/19	10,788.97
			10,788.97
000534			
000534	NJ ADVANCE MEDIA	ACCT#1153600 - ADV - 8.16.19	41.53
			41.53
		Total Payments FY 2019	1,079,445.13
		TOTAL PAYMENTS ALL FUND YEARS	\$1,079,445.13

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. 35-19

SEPTEMBER 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.

<u>FUND YEAR</u> 2019			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000535			
000535	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 9/19	5,500.00
			5,500.00
000536			
000536	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/19	2.05
000536	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/19	13,898.42
			13,900.47
000537			
000537	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 9/19	650.25
000537	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 8/19	650.25
			1,300.50
000538			
000538	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 9/19	16,308.33
			16,308.33
000539			
000539	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/19	10,788.97
			10,788.97
		Total Payments FY 2019	47,798.27
		TOTAL PAYMENTS ALL FUND YEARS	\$47,798.27

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: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	104,164.41	390,068.51	405,664.36	6,647,043.77	(4,993,035.20)	(963,789.58)	1,590,116.27
RECEIPTS							
Assessments	3,403.28	6,542.24	5,517.95	193,491.60	98,166.59	23,294.32	330,415.98
Refunds	0.00	0.00	0.00	6,396.67	0.00	0.00	6,396.67
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,403.28	6,542.24	5,517.95	199,888.27	98,166.59	23,294.32	336,812.65
EXPENSES							
Claims Transfers	0.00	12,814.45	2,546.88	297,057.79	0.00	0.00	312,419.12
Expenses	0.00	0.00	0.00	0.00	0.00	47,410.22	47,410.22
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	12,814.45	2,546.88	297,057.79	0.00	47,410.22	359,829.34
END BALANCE	107,567.69	383,796.30	408,635.43	6,549,874.25	(4,894,868.61)	(987,905.48)	1,567,099.58

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH		June		
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	\$1,590,116.27	1358729.67	231386.6	
Opening Interest Accrual Balance	\$0.00	0	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	\$336,812.65	\$94,608.92	\$242,203.73
10	(Withdrawals - Sales)	-\$359,829.34	-\$47,410.22	-\$312,419.12
	Ending Cash & Investment Balance	\$1,567,099.58	\$1,405,928.37	\$161,171.21
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$314,129.28	\$47,410.22	\$266,719.06
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$1,881,228.86	\$1,453,338.59	\$427,890.27

RESOLUTION NO. 36-19

**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 September 23, 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 July 1, 2019 to July 31, 2019 and August 1, 2019 to August 31, 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 September 23, 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
07/01/2019 Thru 07/31/2019

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
07/01/2019 Thru 07/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	21341	3960002674	002	PSEG,	3/28/2019	3/28/2019	PSEG	7/22/2019	CLAIM #1903290003	5,480.52	5,480.52
Total for Coverage: Auto Liability							Number of entries: 1		5,480.52	5,480.52	
Coverage: Auto Physical Damage											
V	1717690264	3960000011	001	MERCER COUNTY INSURANCE FUM/12/2014	1/12/2014	1/12/2014	STATE FARM INDEMNITY CO	7/23/2019	Void: Subrogation recovery	566.95	566.95
V	1900190181	3960000558	001	MERCER COUNTY	1/5/2015	1/5/2015	PENN NATIONAL INSURANCE	7/23/2019	Void: Subro recovery	1,290.00	1,290.00
V	4013319	3960000590	001	MERCER COUNTY	2/6/2015	2/6/2015	ESURANCE INSURANCE COMPANY	7/23/2019	Void: Subro recovery	537.53	537.53
Total for Coverage: Auto Physical Damage							Number of entries: 3		2,394.48	2,394.48	
Coverage: General Liability											
C	21059	3960002743	001	PRUNETTI, FRANK	2/17/2019	2/17/2019	FRANK PRUNETTI	7/8/2019	FULL/FINAL SETTLEMENT	655.39	655.39
Total for Coverage: General Liability							Number of entries: 1		655.39	655.39	
Coverage: Police Professional											
C	21107	3960002773	001	WASHINGTON, RANDY	5/21/2019	5/21/2019	TWIN COURT REPORTING LLC	7/8/2019	INVOICE #1613	502.25	502.25
Total for Coverage: Police Professional							Number of entries: 1		502.25	502.25	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 6		9,032.64	9,032.64	

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2019 Thru 08/31/2019

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
08/01/2019 Thru 08/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	21694	3960002787 001	CARNEVALE, RICHARD	6/4/2019	6/4/2019	Richard Carnevale	8/19/2019	FULL/FINAL SETTLEMENT OF ALL CLAIMS	431.35	431.35
Total for Coverage: Auto Liability								Number of entries: 1	431.35	431.35
Total for Mercer County Ins Fund Comm - 396								Number of entries: 1	431.35	431.35



First Managed Care Option, Inc.

First MCO Bill Review Services

MERCER CO INS COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
Total 2014	\$822,559	\$509,923	\$814,817	\$312,636	38%	752	618	134	82%	6	\$61,563	\$251,073
Total 2015	\$718,860	\$435,127	\$706,183	\$283,733	39%	695	558	137	80%	18	\$56,661	\$227,072
Total 2016	\$1,310,806	\$661,339	\$1,492,038	\$649,467	50%	1,311	1,172	139	89%	18	\$129,313	\$520,155
Total 2017	\$858,268	\$428,786	\$995,115	\$429,482	50%	819	686	133	84%	13	\$85,891	\$343,591
Total 2018	\$1,316,429	\$549,418	\$1,501,858	\$767,011	58%	1,056	898	158	85%	23	\$153,381	\$613,630
Jan-19	\$81,487	\$40,117	\$80,567	\$41,371	51%	45	41	4	91%	0	\$8,274	\$33,097
Feb-19	\$46,173	\$21,650	\$46,353	\$24,524	53%	43	35	8	81%	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%	0	\$22,613	\$90,450
Total 2019	\$1,353,585	\$736,863	\$1,439,954	\$616,722	46%	755	663	92	88%	23	\$123,345	\$493,377
Total to Date	\$6,380,507	\$3,321,456	\$6,949,965	\$3,059,051	48%	5,388	4,595	793	85%	101	\$610,154	\$2,448,898



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: September 16, 2019

RISK CONTROL ACTIVITIES

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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JULY - SEPTEMBER 2019

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **July 17:** Attended the Accident Review Panel meeting in Trenton.
- **July 22:** Attended the MCIFC Meeting in Trenton.
- **July 22:** Attended the MCIFC Claims Committee meeting in Trenton.
- **August 21:** Attended the Accident Review Panel meeting in Trenton.
- **August 21:** Conducted an Accident Investigation at the MCIFC County Jail.
- **August 21:** Conducted a loss control survey of Mountain View Golf Course.
- **August 30:** Conducted a loss control survey of Mercer County Park, Princeton Junction.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 18:** Plan to attend the Accident Review Panel meeting in Trenton.
- **September 23:** Plan to attend the MCIFC Meeting in Trenton.
- **September 23:** Plan to attend the MCIFC Claims Committee meeting in Trenton.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2019.

TRAINING CONDUCTED AND SCHEDULED (JULY THRU SEPTEMBER)

DATE	CLIENT	TOPIC	TIME
9/5/19	MCIFC - County Corrections	HazCom w-GHS	8:00 - 9:30 am
9/5/19	MCIFC - County Corrections	Fire Safety	9:45 - 10:45 am
9/5/19	MCIFC - County Corrections	Fire Extinguisher	11:00 - 12:00 pm
9/5/19	MCIFC - County Corrections	BBP	12:30 - 1:30 pm
9/5/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention	1:45 - 3:15 pm
9/5/19	MCIFC - County Corrections	HazCom w-GHS - evening	3:30 - 5:00 pm
9/5/19	MCIFC - County Corrections	Fire Safety - evening	5:15 - 6:15 pm
9/5/19	MCIFC - County Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
9/5/19	MCIFC - County Corrections	BBP - evening	8:00 - 9:00 pm
9/5/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention - evening	9:15 - 10:45 pm
9/9/19	MCIFC - County Corrections	HazCom w-GHS	8:00 - 9:30 am
9/9/19	MCIFC - County Corrections	Fire Safety	9:45 - 10:45 am
9/9/19	MCIFC - County Corrections	Fire Extinguisher	11:00 - 12:00 pm
9/9/19	MCIFC - County Corrections	BBP	12:30 - 1:30 pm
9/9/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention	1:45 - 3:15 pm
9/9/19	MCIFC - County Corrections	HazCom w-GHS - evening	3:30 - 5:00 pm
9/9/19	MCIFC - County Corrections	Fire Safety - evening	5:15 - 6:15 pm
9/9/19	MCIFC - County Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
9/9/19	MCIFC - County Corrections	BBP - evening	8:00 - 9:00 pm
9/9/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention - evening	9:15 - 10:45 pm
9/16/19	MCIFC - County Corrections	DDC 6 - evening	3:30 pm - 10:00 pm
9/17/19	MCIFC - County Corrections	HazCom w-GHS	8:00 - 9:30 am
9/17/19	MCIFC - County Corrections	Fire Safety	9:45 - 10:45 am
9/17/19	MCIFC - County Corrections	Fire Extinguisher	11:00 - 12:00 pm
9/17/19	MCIFC - County Corrections	BBP	12:30 - 1:30 pm
9/17/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention	1:45 - 3:15 pm
9/23/19	MCIFC - County Corrections	HazCom w-GHS - evening	3:30 - 5:00 pm
9/23/19	MCIFC - County Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
9/23/19	MCIFC - County Corrections	BBP - evening	8:00 - 9:00 pm
9/23/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention - evening	9:15 - 10:45 pm
9/25/19	MCIFC - County Corrections	DDC-6	8:30 - 3:00 pm

9/30/19	MCIFC - County Corrections	HazCom w-GHS	8:00 - 9:30 am
9/30/19	MCIFC - County Corrections	Fire Safety	9:45 - 10:45 am
9/30/19	MCIFC - County Corrections	Fire Extinguisher	11:00 - 12:00 pm
9/30/19	MCIFC - County Corrections	BBP	12:30 - 1:30 pm
9/30/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention	1:45 - 3:15 pm
9/30/19	MCIFC - County Corrections	HazCom w-GHS - evening	3:30 - 5:00 pm
9/30/19	MCIFC - County Corrections	Fire Safety - evening	5:15 - 6:15 pm
9/30/19	MCIFC - County Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
9/30/19	MCIFC - County Corrections	BBP - evening	8:00 - 9:00 pm
9/30/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention - evening	9:15 - 10:45 pm
9/30/19	MCIFC - County Corrections	HazCom w-GHS - evening	3:30 - 5:00 pm

SAFETY DIRECTOR BULLETINS

- Office Safety – July 23.
- New School Year - Driver Awareness – August 27.

Safety in the Office Environment

Safety in the office environment is not automatic. It is easy to let your guard down in an air-conditioned, carpeted, and well-lit office. DON'T. While offices are safer than a water treatment plant, there are hazards that need to be addressed by office managers and office workers.

Avoiding slip – trip – fall injuries

S-T-F injuries are the most common and costly injuries to office workers. The Safety Director recommends work places be periodically inspected for hazardous conditions. Pay particular attention to:

- Surfaces of floors – Carpets can fray and lift up. Tiles can get slippery or loosen. Water can accumulate by doors, or in front of kitchen and bathroom sinks. Even the odd piece of paper left on the floor becomes a slip hazard.

Managers should establish a culture where conditions such as spilled water are handled immediately as an act of caring for coworkers and visitors. Provide warning signs and caution tape for when conditions cannot be corrected by office staff and must be reported to facilities. Follow-up on reported deficiencies so that they are not allowed to exist indefinitely.

- Objects on or near the floor – Look for typical objects that present trip hazards, such as electrical cords, open drawers or boxes and purses on the floor. Make it a habit to store these items in a place other than on the floor next to you, or in an aisle. Carrying large items in front of you can obstruct your view of the floor, further increasing the risk. Avoid this behavior and use a cart instead.
- Lighting – Poor lighting is a contributing factor in many slip and trip injuries. Stairwells are especially troublesome areas. It is not uncommon for facilities to reduce electrical bills by turning off some light fixtures in stairwells. The national standard for illumination in offices varies from 250 to 500 lumens, depending on the task. There are smartphone apps that can measure light levels to guide managers when additional lighting is needed.



Standing on chairs is a dangerous act. Get a ladder or step stool

Musculoskeletal injuries from lifting & carrying

Strains and sprains to shoulders, knees and backs are also among the most common injuries to office workers. The Safety Director recommends these best practices to protect workers when lifting and carrying objects:

- Managers have an obligation to discuss with workers their expectation of how much should be lifted and carried by office staff. Consider the weight, size and shape of the object, the height of the lift and the level the object will be placed down on. Use common lifts such as a box of computer paper, desktop printers, water jugs, etc. as examples of what should be attempted by office workers and when help should be requested. Make it clear that you WANT staff to ask for help with heavy or awkward objects, and EXPECT coworkers to help each other.

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.

- Mechanical aids to assist with lifting and carrying must be readily available. Hand trucks, carts, or even a chair with wheels can reduce the strain of carrying heavy objects. Or, make multiple trips. The closer the device is to the area, the more likely it will be used. Many injuries occur when a hand truck was present, but on the other side of the building or another floor. The answer is having multiple devices.
- Store heavier items on shelves that are at waist-height. Store lighter objects on the floor and top shelves. When accessing items from shelves that are over shoulder-height, use a rolling set of stairs instead of a ladder. Proper use of a ladder requires three-points-of-contact. Using two hands to lift an object from a shelf while standing on a ladder will always violate this basic safety rule.

Setting up your work station

Proper body mechanics can help improve productivity and reduce discomfort. The ideal desk / chair set-up replicates your neutral body posture. OSHA's Computer Station eTool gives the following guidelines to initially adjust your chair:

- *Hands, wrists, and forearms* are straight, in-line and roughly parallel to the floor.
- *Head* is level or bent slightly forward, facing forward, and balanced; generally in-line with the *torso*.
- *Shoulders* are relaxed and *upper arms* hang normally at the side of the body.
- *Elbows* stay in close to the body and are bent between 90° and 120°.
- *Feet* are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- *Back* is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- *Thighs and hips* are supported by a well-padded seat and generally parallel to the floor.
- *Knees* are about the same height as the hips with the *feet* slightly forward.

Once you have adjusted your chair to these generic guidelines, you may have to fine tune the adjustments to better suit YOUR neutral or relaxed posture. Consider these tips for setting up the top of your desk:

- *Monitors* are between 20 and 28 inches away, and the top of the screen is at or just below eye level. Place monitors perpendicular to windows to reduce glare.
- *Keyboards* should be directly in front of you and at a height where your shoulders are relaxed and your elbows are close to your body. Your wrists ought to be straight and in-line with your forearms. Padded supports can help achieve this alignment and to avoid resting hands or forearms on the edges of a desk.
- *Mouse / pointers* are positioned close to keyboard. Keyboard shortcuts can reduce the strain of reaching for pointers. Trackballs, touch pads, and fingertip joysticks offer opportunities to further reduce stresses of reaching and moving a traditional mouse.
- *Telephones* also need to be kept close to you to minimize reaching for the handset. If work requires significant time on the phone, or entering data onto a computer while on the phone, a headset or speaker will reduce shoulder and neck strain.

OSHA (www.osha.gov) and N.J. PEOSH / DOH (<https://www.nj.gov/health/workplacehealthandsafety/peosh/>) offer additional guidance. Even with perfectly adjusted and laid-out chairs and desks, workers are encouraged to periodically move from their desks for several seconds and stretch those static muscles.

Safety in an office setting is not automatic. It takes a commitment on the part of office managers, office workers, and facilities to create a place that is free of recognizable hazards to workers and visitors. Office managers are encouraged to do three things:

1. Talk to staff frequently about your expectations of creating a safe workplace and hold them accountable.
2. Conduct Job Site Observations. Office tasks can be made safer if we look for better alternatives.
3. Inspect your areas for undesirable conditions. Fix or report them and document your efforts.

New School Year Driver Awareness Reminder

The new school year will be starting **INSERT YOUR DATE HERE**. Now would be a good time to remind everyone of some things that come with the new school year.

- Younger children are more likely to be excited to see their friends, meet their new teachers, and get their seats in freshly decorated classrooms. Younger children are also more likely to make mistakes around roads.
- Many children will be starting new schools.
 - They will be learning new walking paths, either to the school or to a bus stop
 - They may not have given themselves enough time on the new route, and will be hurrying.
 - Their parents will be learning new driving patterns at an unfamiliar school.
- Older, high school children may be driving their own cars to school for the first time, also struggling with new traffic routes, congested school zones, and even more congested and confusing parking lots.
- Some schools have made adjustments to their drop-off or pick-up zones. School crossing guard posts may have been changed to meet demands.
- All of this can have a ripple-effect to other drivers who will be coping with the actions, inactions, or bad actions of children and drivers.
- **Add anything else that may have occurred in your area that affects walking paths or traffic patterns around schools.**
 - _____
 - _____

I want to take this opportunity to remind everyone to be especially aware as they operate their personal vehicles and work vehicles. The next couple of weeks can be challenging. Please:

- Watch your speed. A couple of mph faster will not make a real difference in your arrival time
- Scan sidewalks and parked cars for signs of movement
- Keep a safe following distance. Even if you anticipated something, the driver in front of you may not be as alert as you are.
- Be particularly alert at intersections. Practice 'covering your brake' when called for.

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This lesson plan 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, please contact your Safety Director at 877.398.3046.

**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 September 23, 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 September 23, 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 September 23, 2019.

ADOPTED:

_____ **DATE**

ATTEST:

_____ **DATE**

PAYMENT AUTHORIZATION REQUESTS

September 23, 2019

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960001937	Scott Lang	Worker Compensation	SAR
3960002765	Jacqueline Fioravanti	Worker Compensation	Discussion
	Cyber Incident		Discussion

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – June 24, 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	Present
Lillian Nazzaro (<i>Alternate</i>)	Excused

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MARCH 25, 2019 & APRIL 22, 2019

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 25, 2019 & APRIL 22, 2019

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

CORRESPONDENCE: None

SAFETY COMMITTEE REPORTS: Mr. Prince advised the Safety Committee meeting scheduled for June 19th was rescheduled to July 17th and would be attended by his colleague, Barry Sloane. Mr. Prince advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Mr. Cusack referred to the Chubb Cyber Services that were included in Appendix II section of the agenda. Mr. Cusack advised you could enroll with the Chubb Cyber Alert application and report any incident to Chubb immediately with a touch of a button. Mr. Cusack noted Chubb collaborated with a security training provider, Skillbridge, to deliver online cyber security training to all Chubb cyber policyholders. Mr. Cusack asked everyone to review the material and if anyone had any questions to reach out to him.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he did not have any action items for his report and would review the informational items.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of May was included in the agenda. Executive Director advised there were 11 certificate of insurances issued during the month. Executive Director noted there were no certificate requests for the month of April.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on April 25, 2019 and a written summary report of the meeting was included in the agenda. Executive Director noted he was pleased to announce that the County of Monmouth joined the NJCE as of April 1, 2019. Executive Director advised the NJCE became of member of NJAC and had an exhibit at the recent NJAC Annual Conference in Atlantic City. Executive Director reported several of the NJCE Commissioners and JIF Professionals were interviewing 3 potential firms for the Excess Property Third Administrator. Executive Director advised for the first time the NJCE was a co-sponsor of the 2019 MEL, MRHIF Educational Seminar held on May 3rd. Executive Director said the County folks that did attend found topics to be educational and very useful.

NJCE COVERAGE COMMITTEE: Executive Director advised the NJCE Coverage Committee was scheduled to meet on July 9, 2019 at 11:00 AM at the new Conner Strong & Buckelew Camden Office.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the March Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,122,065 as of March 31, 2019. Executive Director also referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,207,862 of the surplus was the MCIFC’s share of the NJCE equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track was included in the agenda. As of March 31, 2019 the Fund had a surplus of \$16,770,243 and the cash balance was \$32,360,213.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of March 31, 2019 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report and reviewed the actuary’s projections compared to the actual losses. Executive Director noted the report supported the Financial Fast Track as all of the Fund Years were running below the actuary’s projections.

LEGISLATION: Executive Director reported he wanted to provide a Legislation update on Senate Bill no. S.477 (Statute of Limitations) as well as, amending Bills S3739 and A5392 which extended the statute of limitations in civil actions for sexual abuse claims from two years to virtually unlimited. Executive Director noted a joint effort with the MEL, LOM, NJAC and NJSIG and with help from other parties, the sponsor agreed to amend the Bill to bring back “common law” immunities and “case law” immunities for public entities. Executive Director reported that while Title 59 immunities were not reinstated this was a better result than having public entities in a “strict liability” situation. Executive Director said the MEL was working on a training and education program as well as a formulating a specialized claims handling and defense program. Executive Director said this topic would be discussed at the next NJCE meeting to see if the Board of Commissioners wanted to participate.

ORIGAMI’S RISK MANAGEMENT INFORMATION SYSTEMS, (RMIS): Executive Director advised PERMA representatives met with representatives from Origami to start the implementation of the online system to collect the underwriting information for the 2020 renewal. Executive Director advised more information would follow regarding training of the users and collection of the underwriting data for the 2020 renewal.

NJCE JIF MEMBERSHIP: Executive Director reported Mercer County’s three year membership in the NJCE JIF expired on 12/31/19. Executive Director advised the NJCE would mail the applicable Resolution and Indemnity Agreement to the County Administrator for execution.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION: Executive Director reported the year membership in the Mercer County Insurance Fund Commission was also due to expire the end of the year. Executive Director advised the Fund Office would mail the applicable Indemnity and Trust Agreement to the County and Improvement Authority for execution. Executive Director noted each member entity would need to pass a resolution authorizing its participation in the Mercer County Insurance Fund Commission.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Mair advised the Treasurer was not present. Chairman Mair advised the May Bill List, Resolution 25-19 and June Bill List, Resolution 26-19 were included in the agenda.

MOTION TO APPROVE RESOLUTION 25-19, MAY BILL LIST AND RESOLUTION 26-19 JUNE BILL LIST

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

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

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

CLAIMS SERVICE: Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 27-19, Disclosure of Liability Claims Check Register, was included in the agenda along with a copies of the check registers for April 1, 2019 to April 30, 2019 and May 1, 2019 and May 31, 2019.

MOTION TO APPROVE RESOLUTION 27-19 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS

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

MANAGED CARE: Ms. Cronk advised First MCO's report was included in the agenda and she would review the month of May. Ms. Cronk reported for May bills were received in the amount of \$448,037. First MCO repriced the bills to \$278,278 for a total savings of \$169,758 or 38%. Ms. Cronk advised there were 99 bills and 70 bills were in network. Ms. Cronk noted the PPO Penetration was 71%. Ms. Cronk advised the savings and penetration rate were down due to some appeals that were just settled. Ms. Cronk advised that concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety's Director Report for April through June was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin on "Preparing for the 2019 Hurricane Season". Chairman Mair advised he liked the bulletins and many times his Communication Department rewrote the information for the general citizens. Mr. Prince advised that concluded his report unless anyone had any questions.

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

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 Walker
Vote: 3 Yes, 0 Nays

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

MOTION TO CLOSE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 28-19 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 28-19 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

MOTION TO AUTHORIZE PAYMENT AUTHORITY REQUESTS AND SETTLEMENT REQUESTS AS DISCUSSED IN CLOSED SESSION, WITH CHANGES TO THE COVERAGE SHEET CLAIM #1133, KIDD, FOR \$20,000 CONTINGENT ON SETTLING BY SECTION 20 AND CLAIM #1419, GORDAN WAS TABLED

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:21AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 22, 2019
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
10:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Amy Zeiders
	Conner Strong & Buckelew Michael Cusack
Managed Care Services	First MCO Alyson Cronk
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Borden Perlman Salisbury & Kelly Jeff Martin
Attorney	Paul Adezio, Esq.

Safety Director

J.A. Montgomery Risk Control
Glenn Prince

ALSO PRESENT:

Adam Soloman, Mercer County
John W. Pswaro, Capehart Scatchard, PA
Susan Schaefer, Susan Schaefer, LLC
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JUNE 24, 2019

The minutes were tabled as Ms. Nazzaro did not attend the last meeting.

CORRESPONDENCE: None

SAFETY COMMITTEE REPORTS: Mr. Prince advised the Safety Committee last me on July 17th and was scheduled to meet again on August 21st. The meeting would be attended by his colleague, Barry Sloane. Mr. Prince advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Mr. Cusack advised the Claims Committee met immediately prior to this meeting and recommended approval of the PARS and SARS as presented. Mr. Cusack reported the PARS and SARS would be presented during the closed section.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had three action items and one was a handout.

RESOLUTION 33-19: Executive Director referred to a copy of Resolution 33-19, Authorizing the Services of Susan Schaefer, LLC which was distributed at the start of the meeting. Executive Director advised the Freeholders adopted Resolution 2019-331 authorizing a professional service agreement (awarded through a non-fair and open process) with Susan Schaefer, LLC for worker compensation case management services for the County of Mercer and the Mercer County Insurance Fund Commission for the period of July 1, 2019 through June 30, 2020. Executive Director reported there was an amount not to exceed: \$85/hour - \$207,000.00 annually. Mr. Adezio confirmed the Freeholders did adopt the resolution on Thursday, July 18, 2019. Executive Director asked if anyone had any questions and then requested a motion to approve Resolution 33-19.

MOTION TO ADOPT RESOLUTION 33-19, AUTHORIZING THE SERVICES OF SUSAN SCHAEFFER, LLC

Moved:	Commissioner Nazzaro
Second:	Commissioner Walker
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 June was included in the agenda. Executive Director advised there were 5 certificate of insurances issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

REVISED 2019 PLAN OF RISK MANAGEMENT: Executive Director reported effective July 1, 2019 the Plan was amended moving the Garagekeepers Liability coverage to the Property Section allowing full limits for Garagekeepers Liability. Executive Director referred to Resolution 29-19 which was included in the Appendix Section of the agenda and noted the changes were in yellow. Executive Director asked if anyone had any questions and if not requested a motion to adopt Resolution 29-19.

MOTION TO ADOPT RESOLUTION 29-19, REVISED RISK MANAGEMENT PLAN

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on June 27, 2019 and a written summary report of the meeting was included in the agenda. Executive Director advised the Fund Auditor submitted the 2019 draft audit and there were no recommendations or findings. Executive Director reported the Board of Fund Commissioners adopted a resolution ratifying an agreement between the Fund and Citta, Holzapfel & Zabarsky, P.A. for Litigation Management Services. Executive Director noted the NJCE would meet again on September 26, 2019.

NJCE APPOINTED PROPERTY TPA: Executive Director advised the Board of Fund Commissioners also adopted a resolution awarding a contract to Scibal Associates, Inc, t/a Qual-Lynx for Property Claims Administrator Services at the June 27th meeting. Executive Director reported Qual-Lynx would handle all property claims from first dollar with the exception of auto physical damage claims which would remain with the current TPA.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the May Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,345,073 as of May 31, 2019. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,420,071 of the surplus was the MCIFC's share of the NJCE equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. As of May 31, 2019 the Fund had a surplus of \$17,251,319 and the cash balance was \$28,698,105.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of May 31, 2019 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report and reviewed the actuary's projections compared to the actual losses. Executive Director noted the report supported the Financial Fast Track as all of the Fund Years were running below the actuary's projections.

2018 COMMISSION AUDIT: Executive Director reported Mr. Jim Miles of Bowman & Company, LLP was starting the 2018 Commission Audit. Executive Director advised he expected Mr. Miles to present a copy of the audit at the September meeting.

2019 MEETING SCHEDULE: Executive Director advised the Commission was not scheduled to meet in August and the next meeting was scheduled for September 23, 2019.
Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Walker advised the Treasurer was not present. Ms. Walker advised the July Bill List, Resolution 30-19 was included in the agenda. Ms. Dodd advised she did send the bill list and checks to Mr. Miller prior to the meeting and he did not have any questions.

MOTION TO APPROVE RESOLUTION 30-19, JULY BILL LIST

Moved:	Commissioner Walker
Second:	Commissioner Nazzaro
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 31-19, Disclosure of Liability Claims Check Register, was included in the agenda along with a copies of the check registers for June 1, 2019 to June 30, 2019.

MOTION TO APPROVE RESOLUTION 31-19 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS

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

MANAGED CARE: Ms. Cronk advised First MCO's report was included in the agenda and she would review the month of June. Ms. Cronk reported for June bills were received in the amount of \$150,332. First MCO repriced the bills to \$52,324 for a total savings of \$98,008 or 65%. Ms. Cronk advised there were 99 bills and 86 bills were in network. Ms. Cronk noted the PPO Penetration was 87%. Ms. Cronk advised that concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety's Director Report for June through July was included in the agenda. Mr. Prince reminded the Commission there were still funds available from the 2019 BRIT Safety Grant. Mr. Prince advised if there was any type of safety item or service to assist in controlling the frequency and severity of general liability claims the County was interested in to let him know. Mr. Prince noted an example would be body worn cameras. Mr. Prince advised the Counties may receive reimbursement for up to 50% of the cost. In response to Executive Director's inquiry, Ms. Walker advised the Chairman should be involved along with the respective Director of the Departments. Mr. Prince advised he would forward a letter regarding the BRIT Grant and then suggest a meeting with the Department Heads. Ms. Nazzaro asked that a copy of letter be sent to her along with the other Commissioners. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGER CONSULTANT: Mr. Martin advised his office was addressing exposures associated with a Rope Course for the Park Commission. They were reviewing contracts and waivers. Ms. Walker advised she would discuss further with the Executive Director for the Parks to find out more details.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

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

MOTION TO CLOSE MEETING TO THE PUBLIC

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

CLOSED SESSION: Ms. Walker read and requested a motion to approve Resolution 32-19 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 32-19 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:03AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary