

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 27, 2020
Meeting Held Telephonically
10:30 AM**

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

ROLL CALL OF COMMISSIONERS:

Lillian Nazzaro, Esq.	Present
K. Megan Clark Hughes	Present
Raissa Walker	Present (<i>arrived at 10:36 AM</i>)

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Amy Zeiders Yvonne Frey Richard Crooks
	Qual Lynx Chris Roselli
	PERMA Jennifer Conicella
Managed Care Services	First MCO Suzanne Rajsteter
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Borden Perlman Salisbury & Kelly Diane Purcell Doug Borden
Attorney	Paul Adezio, Esq.
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Susan Schaefer, Susan Schaefer, LLC
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF FEBRUARY 24, 2020

Ms. Dodd noted she e-mailed the closed minutes to the Commissioners for review prior to the meeting.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF FEBRUARY 24, 2020

Moved:	Commissioner Hughes
Second:	Chair Nazzaro
Vote:	2 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE REPORTS: Mr. Prince advised due to the current situation the Safety and Accident Review Committee Meetings were cancelled at this time. Mr. Prince reported the Governor was having a press conference today at noon and hopefully a re-opening plan would be discussed. Mr. Prince noted he was monitoring the state's recommendation to re-open so they could start to schedule in person meetings and instructor led training.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met prior to the Commission Meeting and reviewed and discussed the PARS.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there was one action item.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the months of February and March were included in the appendix section of the agenda. Executive Director advised there were 105 certificate of insurances issued during February and 4 during March.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT FOR THE MONTHS OF FEBRUARY AND MARCH

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Vote:	3 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE held its Reorganization Meeting on February 27, 2020. A summary report was included in the agenda. Executive Director reported the NJCE also met on April 23, 2020. Executive Director advised the Board of Fund Commissioners adopted resolutions offering membership to the Counties of Essex and Sussex. The County of Essex renews on June 1, 2020 and the County of Sussex on January 1, 2021. Executive Director advised a second CCRFP would be re-advertised for a Learning Management System Vendor. Executive Director reported the

NJCE renewed the contract with Citta, Holzapfel & Zabarsky as the Litigation Manager along with a contract to Bowman and Company as the Auditor. Executive Director advised the Fund office was working with J.A. Montgomery on options for the NJCE membership to access the MEL's Protection of Children online training and other resources. Executive Director reported the NJCE Cyber Task Force held their first meeting on April 20, 2020 and Mercer County was represented at the meeting. Executive Director advised a digital streaming video would replace the DVD library and 500 videos were available. Executive Director spoke about the luncheon to celebrate the 10-year anniversary of the NJCE. Executive Director advised the luncheon was scheduled for June 25, 2020 at a central Jersey venue and more information would follow. Lastly, Executive Director advised the 2020 MEL MRHIF & NJCE Educational Seminar was cancelled and hopefully would be rescheduled for a date later in the year.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the February Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,371,662. as of February 29, 2020. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,355,404 of the surplus was the MCIFC's share of the NJCE equity. Executive Director noted dividends of \$615,168 were displayed on line 9 of the report.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. As of February 29, 2020 the Fund had a surplus of \$15,892,419 and the cash balance was \$28,078,339. Executive Director noted the NJCE had issued dividends in the amount of \$3,607,551.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of February were included in the agenda. Executive Director referred to the Expected Loss Ratio report and advised this report compared how the Commission was performing versus the actuary's projections. Executive Director reviewed the reports with the Commission.

COVID-19: Executive Director advised the agenda included information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams and asked Mr. Cooney to review the correspondence. Mr. Cooney reviewed the Email Do's & Don'ts and referred to the additional resources which were available.

Executive Director noted the correspondence was e-mailed to everyone and recommended the information be shared with the staff. Executive Director reported the NJCE website, <https://njce.org/> included resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

FREEHOLDER RESOLUTIONS: Executive Director advised the Freeholders approved resolutions on February 26, 2020 appointing Ms. Nazzaro as the NJCE Commissioner, Ms. Walker as the alternate and Ms. Nazzaro, Ms. Walker and Ms. Hughes as Commissioners for the Insurance Commission.

2020 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. Executive Director advised if anyone was having any difficulty accessing the website they should contact the Fund Office.

2020 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director advised the 10th annual educational seminar was cancelled and hopefully would be rescheduled for later in the year maybe by webinar.

STEWARDSHIP REPORT: Executive Director reported Inservco Insurance Services, Inc. would present the Stewardship Report as of December 31, 2019 at the June Commission Meeting. A copy of the report would be distributed to the Commissioners and Fund Professionals to review prior to the meeting.

MAY MEETING: Executive Director noted the Commission was not scheduled to meet in May and the next meeting was scheduled for June 22, 2020.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Nazzaro advised the Treasurer was not participating in the call. Chair Nazzaro advised the March and April Bill Lists, Resolutions 21-20 and 22-20 were included in the agenda.

MOTION TO APPROVE RESOLUTION 21-20, MARCH BILL LIST AND RESOLUTION 22-20 APRIL BILL LIST

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

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

ATTORNEY: Mr. Adezio advised he wanted to thank Executive Director, Joe Hrubash, Ed Cooney and Doug Borden for their help with contracts and the setup of the County's testing site at the Quaker Bridge Mall last month. Mr. Adezio reported they were instrumental making sure the proper protection was in place for the County. Secondly, Mr. Adezio reported there was a note from Ms. Walcoff about Covid reporting and thought this should be discussed. Chair Nazzaro advised the Administration also wanted to extend a thank you to Joe Hrubash, Ed Cooney, and Doug Borden for their assistance with the Quaker Bridge Mall testing site.

CLAIMS SERVICE: Ms. Walcoff reviewed the two memos which were included in the agenda regarding the reporting of COVID-19 claims. Ms. Walcoff advised claims were being evaluated on an individual basis. Ms. Walcoff advised any claims involving employees diagnosed with COVID-19 must be reported to the excess carriers immediately. Ms. Walker advised they have not received any claims with regard to COVID- 19. Ms. Walker advised a number of people were positive and even had a fatality. Ms. Walker indicated no one had come forth to file a claim. Ms. Walcoff advised even though a claim was not reported yet the information should be sent to the NJCE TPA. After a discussion it was agreed that the County Insurance Department should send the information to Inservco as a report only. Chair Nazzaro asked legal to work with Ms. Hughes in submitting the information to Inservco. Ms. Zeiders advised the information should be reported on the Inservco secure website.

CLAIMS SERVICE: Ms. Fowlkes advised Resolution 23-20, Disclosure of Liability Claims Check Registers was included in the agenda along with a copies of the check registers for February 1, 2020 to February 29, 2020 and March 1, 2020 to March 31, 2020.

MOTION TO APPROVE RESOLUTION 23-20 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS

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

MANAGED CARE: Ms. Rajsteter advised she would review First MCO’s report which was included in the agenda for the month of March.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
March	\$ 156,325	\$ 76,985	\$ 79,340	51%	167	156	63,472	93%

NJCE SAFETY DIRECTOR: Mr. Prince advised a copy of the Safety’s Director Report for February through April was included in the agenda. Mr. Prince noted the training classes for the period of 2/19/20 to 3/10/20 were listed in the report. Mr. Prince reported unfortunately, due to the current situation all instructor led training classes were cancelled. Mr. Prince advised as he mentioned earlier, they were working on a format to deliver the training to all of the members and would keep everyone posted. Mr. Prince reported the agenda also included numerous bulletins. Mr. Prince advised a bulletin was sent out on April 22, 2020 titled “Return to Work: Can Employers Take Worker’s Temperature?” as NJ public employers contemplate how to safely open their work places. Mr. Prince reported as the Executive Director mentioned earlier there was going to be a new video streaming service. Mr. Prince noted information and instruction to access the streaming of videos would be sent out shortly. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGER CONSULTANT: Ms. Purcell advised as mentioned earlier her office was involved with the discussions on the drive thru testing site at the Quaker Bridge Mall. Ms. Purcell reported her office was also discussing an agreement regarding the Heads Up Friends of Mercer Stable Partnership, a non-profit, volunteer organization.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

In response to Mr. Adezio’s comment about re-opening, Chair Nazzaro asked Mr. Prince to participate in discussions with the County as respect to the re-opening of buildings including use of masks, gloves, plexiglas and cleansing. Mr. Prince provided some recommendations and indicated he could talk off line with the County prior to any re-opening date.

In response to Chair Nazzaro's comment regarding closed session, Ms. Dodd advised the PARS/SARS were sent to the Commissioners last week to review. Ms. Dodd indicated there would be no closed session and the PARS/SARS could be approved based on the Commissioners' review and the recommendation of the Claims Committee.

**MOTION TO APPROVE THE PARS/SARS AS REVIEWED DURING
THE CLAIMS COMMITTEE MEETINGS OF 4-27-20**

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

MOTION TO ADJOURN:

Moved:	Chair Nazzaro
Second:	Commissioner Walker
Vote:	3 Yes, 0 Nays

MEETING ADJOURNED: 11:06 AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary