

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JUNE 22, 2020
10:30 AM

To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 579 506 9590

OR

Join Zoom Video Meeting via completer Link
<https://zoom.us/j/5795069590>

The Mercer County Insurance Fund Commission will conduct its June 22, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

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: JUNE 22, 2020
10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: April 27, 2020 Open MinutesAppendix I**

- ☐ **CORRESPONDENCE:**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-14**

- ☐ **TREASURER – David Miller**
 - Resolution 24-20 May Bill List – Motion (Roll Call Vote)Page 15
 - Resolution 25-20 June Bill List – Motion (Roll Call Vote)Page 16
 - April Treasurer Reports..... Pages 17-18

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

- ☐ **CLAIMS SERVICE – PERMA Verbal**

- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. – Motion (Roll Call Vote)**
 - Resolution 26-20 Authorizing Disclosure of Liability Claims Check Register.....Page 19
 - Liability Claim Payments 4-1-20 to 4-30-20..... Pages 20-21
 - Liability Claim Payments 5-1-20 to 5-31-20..... Pages 22-23
 - Stewardship Reports Distributed via e-mail

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report – MayPage 24

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 25-27

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

- ☐ **OLD BUSINESS**

- ☐ **NEW BUSINESS:**

- ☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Page 28**
 - Resolution 27-20 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS/SARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda.

☐ Motion for Executive Session

☐ APPROVAL OF PARS - Motion

☐ MEETING ADJOURNMENT

☐ NEXT SCHEDULED MEETING: **July 27, 2020**, 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: June 22, 2020

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Report (Page 4)** – Attached on page 4 is the certificate of issuance report from the NJCE listing the certificates issued during the month of May. There were 3 certificate of insurance issued during the month of May. There were no certificate requests for the month of April.

☐ **Motion to approve the certificate of insurance report for the month of May**

- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 5-7)** - The NJCE last met on April 23, 2020. A summary report of the meeting is included in the agendas on pages 5-7. The NJCE has postponed the luncheon scheduled for June 25th celebrating 10 years of the Fund for later in the year. However, the NJCE will hold its scheduled meeting on June 25th at 9:30 AM. This meeting will be held telephonically again.
- ☐ **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 April. As of **April 30, 2020** the Commission has a surplus of **\$11,574,163**. 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 April 30, 2020 is **\$1,429,181**. The total cash balance is **\$3,179,113**.
- ☐ **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 February. As of **April 30, 2020** the Fund has a surplus of **\$16,247,540**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The cash balance is **\$30,058,449**.
- ☐ **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 April 30, 2020. The Executive Director will review the reports with the Commission.

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 5/1/2020 To 6/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Mercer	One Penn Plaza East 4th Floor Newark, NJ 07105	Company D: XS Liability Policy Limits: XS Liability \$5,000,000 XS of \$10,000,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#:S290209902 Company E: XS Work Comp Policy Limits: XS WC Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#: SP4059717 RE: International Opioid Overdose Awareness Day. 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 International Opioid Overdose Awareness Day.	5/18/2020 #2504574	GL AU EX WC OTH
H - NJ Transit I - County of Mercer	One Penn Plaza East 4th Floor Newark, NJ 07105	RE: International Opioid Overdose Awareness Day. 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 International Opioid Overdose Awareness Day.	5/18/2020 #2504572	GL AU EX OTH
H - New Jersey Economic Development I - Mercer County Improvement Authority	Authority PO Box 990 Trenton, NJ 08625	Company D: XS Liability \$5,000,000 XS of \$10,000,000; Policy Term: 1/1/2020 - 1/1/2021; Policy #: S290209902 Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#: SP4059717 Company F: Auto Physical Damage; Policy Term: 1/1/2020 - 1/1/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 1/1/2020 - 1/1/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Hamilton Ave, Blocks 53 - A Lots 2 and 53) Trenton, New Jersey 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 Hamilton Ave, Blocks 53 - A Lots 2 and 53) Trenton, New Jersey	5/21/2020 #2511667	GL AU EX WC OTH
Total # of Holders: 3				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 23, 2020

To: Fund Commissioners
Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: New Jersey Counties Excess Meeting Report

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests.

Litigation Manager provided a summary report on immunities available to public entities based on review of current tort immunities and those granted by recent emergency orders issued by Governor Murphy in response to COVID-19. Ms. Walcoff, Claims Manager, reported the Fund office is tracking COVID-19 work-related exposure claims noting there are under 200 cases for NJCE.

Executive Director reported that:

COVID-19 Notices & Resources: Executive Director report notices were distributed to NJCE members regarding guidance on COVID-19 claims. A memo was also distributed advising that local members' third-party administrators and managed care providers report any COVID-19 work-related exposure to the NJCE excess carriers. In addition, the NJCE website (www.njce.org) includes a section on Safety Bulletins and Shift Briefings as it relates to COVID-19 information.

Prospective Membership: The Counties of Essex and Sussex are renewing 6/1/20 and 1/1/21 respectively and have been identified as potential members for the NJCE program. Underwriting summaries prepared by the Underwriting Manager were included in the agenda for review and discussion. The Board of Fund Commissioner adopted resolutions offering members to both Counties allowing negotiations to continue and bind coverage when appropriate.

Membership Renewal: The Commissions of Atlantic County, Burlington County and Cumberland County are scheduled to renew their membership with the Fund as of January 1, 2021. Renewal documents will be sent to each respective County following the meeting. The agenda included a membership chart showing each County member and their respective autonomous agencies currently in the NJCE JIF.

Financial Fast Track: The Financial Fast Track as of February 29, 2020 reflected a statutory surplus of \$15.9 million, \$3.6 million in total dividends distributed to members and an overall profit of \$19.5 million.

Professional Contracts/Services/Competitive Contracts:

Learning Management System – Competitive Contract Request for Proposals (CCRFP): A dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. A CCRFP was issued for this system and was scheduled to be opened on April 2nd, but due to the health crisis was cancelled. A 2nd CCRFP will be re-advertised in time for approval of a vendor at the June Executive Committee meeting.

Workers' Compensation Claims Administration Request for Proposals (RFP): The contract for this service expires on 7/31/20. The Fund office is working with the Fund Attorney in reviewing the scope of services prior to issuing an RFP.

Litigation Manager: The contract for Citta, Holzapfel & Zabarsky, the Litigation Manager, expires on April 31, 2020; Fund Attorney requested a proposal since the total historical cost is below \$17,500 annually. Copies of a proposal from Citta, Holzapfel & Zabarsky were distributed for review and provided for two fee structures – an hourly fee of \$195 or a monthly flat rate of \$1,500; recommendation was made to award based on the hourly fee. The Board of Fund Commissioners authorized the award of contract for Litigation Manager to Citta, Holzapfel & Zabarsky at the hourly fee of \$195 for services noted in their proposal.

Auditor, Payroll Auditor and Actuary: The contracts for these services have expired. The Fund office requested price quotes for Auditor and the sole response from Bowman and Company was distributed for review; their proposal noted a fee of \$16,500. The Board of Fund Commissioners authorized the award of contract for Auditor services to Bowman and Company at a fee not to exceed \$16,500. The price quotes for Payroll Auditor and Actuary will be issued in time to take action at the June Executive Committee meeting.

Sexual Abuse Molestation Legislation: The Fund opted to participate in the MEL training initiative and begin scheduling in-person training sessions as it relates to sexual abuse/molestation legislation passed in late 2019. Executive Director reported due to the current health emergency the in-person training sessions are on hold; however, the Fund office is working with J.A. Montgomery on options for the NJCE membership to access the MEL's Protection of Children online training and other resources.

Safety Director reported a link will be added to the NJCE website directing individuals to a 20-minute training video, as well as, a model policies and procedures document to address the protection and safe treatment of minors.

NJCE Cyber Task Force: The task force held their first meeting on April 20, 2020 to discuss cyber-related issues as respects County operations. Underwriting Manager commented that the task force began introductory discussions regarding development of a Cyber Risk Management Program, as well as, act a shared resource pool among County members. Copies of a Cyber News Update was included in the agenda for information.

Digital Streaming Library: At the request of the Executive Director, the Safety Director has identified a viable alternative to replace the DVD library, which is grossly underutilized, with a digital streaming video library with over 500 possible safety videos from Atlantic Training. The cost structure and catalog with available videos was included in the agenda for review; cost structure is based on number of “hits” or “views” with any unutilized hits can be rolled over to the ensuing year. J.A. Montgomery reviewed the catalog to identify and ensure compliance standards for 150 videos and will distribute access and login information to members once the program is implemented.

Deputy Executive Director reported that:

NJCE 10th Year Anniversary: This year marks the 10th anniversary of the Fund’s inception, which began with two County members and has grown to 10 County members and 26 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend. Deputy Executive Director said the luncheon is scheduled for June 25, 2020 at noon to coincide with a Fund meeting and requested the date/time be held until further notice; invitations will be distributed with more information.

2020 New Jersey Association of Counties Conference: This annual conference originally scheduled for May has been rescheduled for October 27th - October 29th.

2020 MEL & MRHIF & NJCE Educational Seminar: The 10th annual seminar originally scheduled for May 1st has been cancelled and will be rescheduled for a date later in the year. The seminar will include continuing education credits and a notice will be distributed once rescheduled.

2020 Financial Disclosures: The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for Commissioners, as well as, any other municipal/county related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30th and the Local Finance Board has issued violations in the past for not filing.

2020 Assessment Schedule: The 2nd installment 2020 assessments will be issued on/about June 15th and are due August 1st.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February 2020 thru May 2020. Safety Director reported that all instructor led courses have been suspended until May 15th and encouraged members to utilize online training resources in the interim.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 25, 2020 at noon; location to be determined.

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	April 30, 2020		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		566,498	2,265,992	46,876,231	49,142,223
2.	CLAIM EXPENSES					
		Paid Claims	119,850	1,073,043	11,579,847	12,652,891
		Case Reserves	411,625	614,546	3,755,710	4,370,256
		IBNR	(187,118)	(105,021)	2,715,689	2,610,668
		Discounted Claim Value	(6,356)	(5,246)	(160,177)	(165,423)
TOTAL CLAIMS			338,002	1,577,322	17,891,069	19,468,391
3.	EXPENSES					
		Excess Premiums	228,238	912,952	14,536,893	15,449,845
		Administrative	43,374	194,734	3,384,271	3,579,006
TOTAL EXPENSES			271,612	1,107,686	17,921,164	19,028,851
4.	UNDERWRITING PROFIT (1-2-3)		(43,116)	(419,017)	11,063,998	10,644,981
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(43,116)	(419,017)	11,063,998	10,644,981
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	115,168	115,168
9.	DIVIDEND EXPENSE		0	0	(615,168)	(615,168)
10.	INVESTMENT IN JOINT VENTURE		14,897	60,406	1,368,775	1,429,181
11.	SURPLUS (6 + 7 + 8 - 9)		(28,219)	(358,611)	11,932,773	11,574,163
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		181	13,487	2,142,545	2,156,032
	2015		181	94,245	1,997,439	2,091,684
	2016		189	(463,777)	2,565,839	2,102,062
	2017		233	(60,103)	2,628,323	2,568,220
	2018		233	129,973	1,894,464	2,024,436
	2019		235	65,816	704,164	769,980
	2020		(29,471)	(138,251)		(138,251)
TOTAL SURPLUS (DEFICITS)			(28,219)	(358,611)	11,932,774	11,574,163
TOTAL CASH						3,179,113

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	2,340	7,322	2,065,522	2,072,843
	Case Reserves	(2,340)	(8,158)	198,062	189,904
	IBNR	0	(28,597)	159,235	130,638
	Discounted Claim Value	0	55	(11,969)	(11,914)
TOTAL FY 2014 CLAIMS		0	(29,377)	2,410,849	2,381,471
FUND YEAR 2015					
	Paid Claims	772	20,194	2,384,421	2,404,614
	Case Reserves	12,609	(49,281)	443,931	394,650
	IBNR	(13,381)	(50,921)	162,009	111,088
	Discounted Claim Value	0	1,140	(16,044)	(14,904)
TOTAL FY 2015 CLAIMS		0	(78,869)	2,974,317	2,895,447
FUND YEAR 2016					
	Paid Claims	16,596	130,973	2,383,270	2,514,243
	Case Reserves	7,844	307,904	380,233	688,137
	IBNR	(24,440)	(18,330)	49,582	31,253
	Discounted Claim Value	0	(1,096)	(11,260)	(12,356)
TOTAL FY 2016 CLAIMS		0	419,452	2,801,825	3,221,277
FUND YEAR 2017					
	Paid Claims	9,396	47,738	1,879,907	1,927,645
	Case Reserves	(3,171)	(3,609)	499,912	496,303
	IBNR	(6,225)	4,145	241,616	245,761
	Discounted Claim Value	0	134	(17,031)	(16,898)
TOTAL FY 2017 CLAIMS		0	48,407	2,604,404	2,652,811
FUND YEAR 2018					
	Paid Claims	13,023	185,325	1,802,544	1,987,869
	Case Reserves	56,765	(176,857)	935,080	758,223
	IBNR	(69,788)	(128,476)	475,126	346,649
	Discounted Claim Value	0	7,180	(33,785)	(26,605)
TOTAL FY 2018 CLAIMS		0	(112,828)	3,178,964	3,066,136
FUND YEAR 2019					
	Paid Claims	45,320	415,341	1,064,184	1,479,525
	Case Reserves	333,116	350,911	1,298,492	1,649,402
	IBNR	(378,436)	(800,485)	1,628,121	827,636
	Discounted Claim Value	0	9,982	(70,087)	(60,105)
TOTAL FY 2019 CLAIMS		0	(24,251)	3,920,710	3,896,459
FUND YEAR 2020					
	Paid Claims	32,404	266,151		266,151
	Case Reserves	6,802	193,636		193,636
	IBNR	305,152	917,643		917,643
	Discounted Claim Value	(6,356)	(22,641)		(22,641)
TOTAL FY 2020 CLAIMS		338,002	1,354,790	0	1,354,790
COMBINED TOTAL CLAIMS		338,002	1,577,322	17,891,069	19,468,391

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		April 30, 2020		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
1.	UNDERWRITING INCOME		2,084,585	8,338,340	163,505,481	171,843,821
2.	CLAIM EXPENSES					
		Paid Claims	203,999	918,023	4,975,775	5,893,798
		Case Reserves	189,397	1,075,913	5,846,623	6,922,536
		IBNR	179,085	570,546	9,810,443	10,380,989
		Discounted Claim Value	(42,021)	(122,689)	(1,471,830)	(1,594,519)
	TOTAL CLAIMS		530,460	2,441,794	19,161,011	21,602,804
3.	EXPENSES					
		Excess Premiums	1,271,354	5,085,415	113,746,590	118,832,006
		Administrative	161,723	634,926	12,402,903	13,037,829
	TOTAL EXPENSES		1,433,076	5,720,341	126,149,494	131,869,835
4.	UNDERWRITING PROFIT (1-2-3)		121,048	176,205	18,194,976	18,371,182
5.	INVESTMENT INCOME		14,285	363,426	1,120,484	1,483,910
6.	PROFIT (4+5)		135,333	539,631	19,315,460	19,855,091
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		135,333	539,631	15,707,909	16,247,540
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		293	7,994	543,904	551,898
	2011		385	127,210	836,289	963,499
	2012		625	18,957	1,013,486	1,032,443
	2013		906	(157,882)	1,438,925	1,281,042
	2014		1,503	(131,763)	2,887,430	2,755,667
	2015		1,600	136,214	1,229,755	1,365,969
	2016		1,694	(397,635)	3,388,065	2,990,431
	2017		2,053	(103,070)	1,257,423	1,154,352
	2018		1,971	144,896	2,119,126	2,264,022
	2019		2,109	373,214	993,507	1,366,722
	2020		122,194	521,496		521,496
TOTAL SURPLUS (DEFICITS)			135,333	539,631	15,707,909	16,247,540
TOTAL CASH						30,058,449

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF April 30, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	1,061	10,466	11,527
Discounted Claim Value	0	(77)	(983)	(1,060)
TOTAL FY 2010 CLAIMS	0	985	181,322	182,306
FUND YEAR 2011				
Paid Claims	1,900	98,593	519,228	617,821
Case Reserves	(635)	(200,130)	214,527	14,397
IBNR	(1,265)	(35,954)	46,091	10,137
Discounted Claim Value	0	22,501	(24,930)	(2,428)
TOTAL FY 2011 CLAIMS	(0)	(114,989)	754,916	639,927
FUND YEAR 2012				
Paid Claims	672	1,792	1,551,733	1,553,524
Case Reserves	(673)	(1,794)	75,090	73,296
IBNR	1	(1,768)	64,097	62,329
Discounted Claim Value	0	276	(12,804)	(12,528)
TOTAL FY 2012 CLAIMS	0	(1,495)	1,678,116	1,676,621
FUND YEAR 2013				
Paid Claims	96,787	236,910	646,873	883,784
Case Reserves	(19,710)	15,289	644,280	659,569
IBNR	(77,077)	(63,163)	105,073	41,910
Discounted Claim Value	0	(4,333)	(76,642)	(80,975)
TOTAL FY 2013 CLAIMS	0	184,703	1,319,585	1,504,288
FUND YEAR 2014				
Paid Claims	2,106	4,608	442,532	447,140
Case Reserves	(2,113)	176,513	332,716	509,229
IBNR	7	10,458	178,256	188,714
Discounted Claim Value	0	(19,960)	(42,871)	(62,831)
TOTAL FY 2014 CLAIMS	0	171,619	910,633	1,082,252
FUND YEAR 2015				
Paid Claims	6,218	61,170	763,735	824,905
Case Reserves	190,907	88,338	1,897,750	1,986,088
IBNR	(197,125)	(256,718)	511,194	254,476
Discounted Claim Value	0	14,163	(172,551)	(158,387)
TOTAL FY 2015 CLAIMS	0	(93,046)	3,000,129	2,907,082
FUND YEAR 2016				
Paid Claims	23	3,364	320,211	323,575
Case Reserves	98,229	557,685	647,770	1,205,455
IBNR	(98,251)	(98,251)	305,258	207,006
Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS	(0)	442,040	1,203,578	1,645,617
FUND YEAR 2017				
Paid Claims	0	(2,966)	68,152	65,185
Case Reserves	15,157	205,045	1,525,070	1,730,115
IBNR	(15,157)	(33,816)	2,088,218	2,054,401
Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS	0	155,375	3,389,312	3,544,686
FUND YEAR 2018				
Paid Claims	1,470	12,572	243,786	256,358
Case Reserves	(1,471)	54,816	161,698	216,513
IBNR	1	(172,319)	2,419,495	2,247,176
Discounted Claim Value	0	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS	0	(94,603)	2,534,370	2,439,768
FUND YEAR 2019				
Paid Claims	330	275,962	247,685	523,647
Case Reserves	63,479	(112,185)	347,722	235,538
IBNR	(63,808)	(550,555)	4,082,295	3,531,740
Discounted Claim Value	0	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS	(0)	(317,278)	4,189,050	3,871,772
FUND YEAR 2020				
Paid Claims	94,494	226,018		226,018
Case Reserves	(153,773)	292,335		292,335
IBNR	631,760	1,771,572		1,771,572
Discounted Claim Value	(42,021)	(181,442)		(181,442)
TOTAL FY 2020 CLAIMS	530,460	2,108,483	0	2,108,483
COMBINED TOTAL CLAIMS	530,460	2,441,794	19,161,011	21,602,804
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	April 30, 2020							
COVERAGE LINE - PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	0	0	0	2	5	7	14
April-20	0	0	0	0	2	6	7	15
NET CHGE	0	0	0	0	0	1	0	1
Limited Reserves								\$2,307
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$0	\$0	\$0	\$15,000	\$6,000	\$6,100	\$27,100
April-20	\$0	\$0	\$0	\$0	\$15,000	\$13,500	\$6,100	\$34,600
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$7,500	\$0	\$7,500
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$90,140	\$14,253	\$8,787	\$209,551
COVERAGE LINE - GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	3	3	6	8	15	7	42
April-20	0	3	3	6	8	11	4	35
NET CHGE	0	0	0	0	0	-4	-3	-7
Limited Reserves								\$12,842
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$33,203	\$321,377	\$34,850	\$25,000	\$28,500	\$4,550	\$447,480
April-20	\$0	\$33,203	\$315,408	\$34,850	\$36,500	\$26,000	\$3,500	\$449,462
NET CHGE	\$0	\$0	(\$5,969)	\$0	\$11,500	(\$2,500)	(\$1,050)	\$1,982
Ltd Incurred	\$78,677	\$96,613	\$367,091	\$42,059	\$40,194	\$30,094	\$4,220	\$658,948
COVERAGE LINE - AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	0	1	1	0	3	0	5
April-20	0	0	1	1	0	3	2	7
NET CHGE	0	0	0	0	0	0	2	2
Limited Reserves								\$30,984
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$0	\$137,609	\$69,239	\$0	\$9,000	\$0	\$215,847
April-20	\$0	\$0	\$131,149	\$69,239	\$0	\$9,000	\$7,500	\$216,888
NET CHGE	\$0	\$0	(\$6,460)	\$0	\$0	\$0	\$7,500	\$1,041
Ltd Incurred	\$10,891	\$6,969	\$175,398	\$83,830	\$12,153	\$35,423	\$7,500	\$332,165
COVERAGE LINE - WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	8	10	10	18	22	54	31	153
April-20	8	10	9	19	20	50	25	141
NET CHGE	0	0	-1	1	-2	-4	-6	-12
Limited Reserves								\$25,651
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$192,244	\$348,838	\$221,309	\$395,385	\$661,458	\$1,272,785	\$166,183	\$3,258,202
April-20	\$189,904	\$361,447	\$241,580	\$392,214	\$706,723	\$1,600,902	\$124,035	\$3,616,806
NET CHGE	(\$2,340)	\$12,609	\$20,272	(\$3,171)	\$45,265	\$328,117	(\$42,148)	\$358,604
Ltd Incurred	\$2,153,693	\$2,693,880	\$2,659,792	\$2,222,654	\$2,603,604	\$3,049,158	\$207,780	\$15,590,561
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	8	13	14	25	32	77	45	214
April-20	8	13	13	26	30	70	38	198
NET CHGE	0	0	-1	1	-2	-7	-7	-16
Limited Reserves								\$21,807
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$192,244	\$382,041	\$680,294	\$499,474	\$701,458	\$1,316,285	\$176,833	\$3,948,629
April-20	\$189,904	\$394,651	\$688,137	\$496,303	\$758,223	\$1,649,402	\$141,135	\$4,317,756
NET CHGE	(\$2,340)	\$12,609	\$7,844	(\$3,171)	\$56,765	\$333,117	(\$35,698)	\$369,126
Ltd Incurred	\$2,262,327	\$2,799,264	\$3,202,380	\$2,423,948	\$2,746,092	\$3,128,927	\$228,287	\$16,791,225

FUND YEARS 2017 2018 2019 2020

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF															
April 30, 2020															
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		40			Last Month		39			Last Year		28	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19	TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000
GEN LIABILITY	159,000	42,059	42,059	26.45%	147,045	92.48%	42,059	42,059	26.45%	146,193	91.95%	50,269	50,269	31.62%	132,865
AUTO LIABILITY	134,000	83,830	83,830	62.56%	119,664	89.30%	83,830	83,830	62.56%	119,005	88.81%	73,780	73,780	55.06%	108,616
WORKER'S COMP	4,709,000	2,222,654	2,222,654	47.20%	4,647,651	98.70%	2,216,429	2,216,429	47.07%	4,641,695	98.57%	2,223,239	2,223,239	47.21%	4,510,969
TOTAL ALL LINES	5,085,000	2,423,948	2,423,948	47.67%	4,997,360	98.28%	2,417,723	2,417,723	47.55%	4,989,894	98.13%	2,422,693	2,422,693	47.64%	4,835,450
NET PAYOUT %	\$1,927,645					37.91%									
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		28			Last Month		27			Last Year		16	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19	TARGETED
PROPERTY	74,417	90,140	90,140	121.13%	74,417	100.00%	90,140	90,140	121.13%	74,417	100.00%	130,140	130,140	174.88%	71,921
GEN LIABILITY	157,000	40,194	40,194	25.60%	131,194	83.56%	28,694	28,694	18.28%	129,838	82.70%	52,044	52,044	33.15%	106,520
AUTO LIABILITY	131,000	12,153	12,153	9.28%	106,185	81.06%	12,153	12,153	9.28%	104,834	80.03%	13,607	13,607	10.39%	81,255
WORKER'S COMP	4,455,000	2,603,604	2,603,604	58.44%	4,267,650	95.79%	2,545,316	2,545,316	57.13%	4,246,902	95.33%	2,401,844	2,401,844	53.91%	3,640,896
TOTAL ALL LINES	4,817,417	2,746,092	2,746,092	57.00%	4,579,446	95.06%	2,676,304	2,676,304	55.55%	4,555,990	94.57%	2,597,634	2,597,634	53.92%	3,900,593
NET PAYOUT %	\$1,987,869					41.26%									
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		16			Last Month		15			Last Year		4	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19	TARGETED
PROPERTY	75,000	14,253	14,253	19.00%	72,485	96.65%	6,753	6,753	9.00%	72,324	96.43%	21,390	21,390	N/A	N/A
GEN LIABILITY	160,000	30,094	30,094	18.81%	108,556	67.85%	32,594	32,594	20.37%	105,708	66.07%	7,300	7,300	N/A	N/A
AUTO LIABILITY	132,000	35,423	35,423	26.84%	81,876	62.03%	35,423	35,423	26.84%	78,646	59.58%	4,100	4,100	N/A	N/A
WORKER'S COMP	4,141,000	3,049,158	3,049,158	73.63%	3,384,276	81.73%	2,675,721	2,675,721	64.62%	3,257,552	78.67%	731,093	731,093	N/A	N/A
TOTAL ALL LINES	4,508,000	3,128,927	3,128,927	69.41%	3,647,192	80.90%	2,750,490	2,750,490	61.01%	3,514,231	77.96%	763,883	763,883	N/A	N/A
NET PAYOUT %	\$1,479,525					32.82%									
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		4			Last Month		3			Last Year		-8	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19	TARGETED
PROPERTY	132,813	8,787	8,787	6.62%	39,844	30.00%	8,787	8,787	6.62%	30,547	23.00%	0	0	N/A	N/A
GEN LIABILITY	149,000	4,220	4,220	2.83%	14,900	10.00%	5,270	5,270	3.54%	8,940	6.00%	0	0	N/A	N/A
AUTO LIABILITY	116,000	7,500	7,500	6.47%	11,600	10.00%	0	0	0.00%	6,960	6.00%	0	0	N/A	N/A
WORKER'S COMP	3,069,000	207,780	207,780	6.77%	184,140	6.00%	217,525	217,525	7.09%	92,070	3.00%	0	0	N/A	N/A
TOTAL ALL LINES	3,466,813	228,287	228,287	6.58%	250,484	7.23%	231,581	231,581	6.68%	138,517	4.00%	0	0	N/A	N/A
NET PAYOUT %	\$87,152					2.51%									

FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF April 30, 2020															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		76		MONTH	Last Month		75		MONTH	Last Year		64	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-20			Incurred	Incurred	31-Mar-20			Incurred	Incurred	30-Apr-19	TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%	18,499	18,499	29.68%	62,322
GEN LIABILITY	124,157	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%	79,677	79,677	64.17%	120,576
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,102
WORKER'S COMP	4,356,301	2,153,693	2,153,693	49.44%	4,356,301	100.00%	2,153,693	2,153,693	49.44%	4,356,301	100.00%	2,117,570	2,117,570	48.61%	4,354,560
TOTAL ALL LINES	4,669,797	2,262,327	2,262,327	48.45%	4,661,557	99.82%	2,262,327	2,262,327	48.45%	4,661,557	99.82%	2,226,636	2,226,636	47.68%	4,660,559
NET PAYOUT %	\$2,072,422			44.38%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		64		MONTH	Last Month		63		MONTH	Last Year		52	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-20			Incurred	Incurred	31-Mar-20			Incurred	Incurred	30-Apr-19	TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	(25)	(25)	-0.03%	80,948
GEN LIABILITY	155,896	96,613	96,613	61.97%	151,399	97.12%	96,613	96,613	61.97%	151,414	97.13%	67,381	67,381	43.22%	150,450
AUTO LIABILITY	131,580	6,969	6,969	5.30%	127,525	96.92%	6,969	6,969	5.30%	127,327	96.77%	6,969	6,969	5.30%	123,607
WORKER'S COMP	4,449,750	2,693,880	2,693,880	60.54%	4,447,971	99.96%	2,680,499	2,680,499	60.24%	4,447,526	99.95%	2,458,644	2,458,644	55.25%	4,432,905
TOTAL ALL LINES	4,818,174	2,799,264	2,799,264	58.10%	4,807,843	99.79%	2,785,883	2,785,883	57.82%	4,807,216	99.77%	2,532,968	2,532,968	52.57%	4,787,910
NET PAYOUT %	\$2,404,613			49.91%											
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		52		MONTH	Last Month		51		MONTH	Last Year		40	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-20			Incurred	Incurred	31-Mar-20			Incurred	Incurred	30-Apr-19	TARGETED
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948
GEN LIABILITY	155,896	367,091	367,091	235.47%	150,450	96.51%	367,091	367,091	235.47%	150,247	96.38%	128,091	128,091	82.16%	144,175
AUTO LIABILITY	131,580	175,398	175,398	133.30%	123,607	93.94%	175,398	175,398	133.30%	123,179	93.62%	25,728	25,728	19.55%	117,503
WORKER'S COMP	4,616,644	2,659,792	2,659,792	57.61%	4,599,167	99.62%	2,635,352	2,635,352	57.08%	4,596,878	99.57%	2,736,880	2,736,880	59.28%	4,556,498
TOTAL ALL LINES	4,985,068	3,202,380	3,202,380	64.24%	4,954,172	99.38%	3,177,940	3,177,940	63.75%	4,951,251	99.32%	2,890,799	2,890,799	57.99%	4,899,124
NET PAYOUT %	\$2,514,243			50.44%											

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 24-20

MAY 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Mercer County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000602			
000602	BORDEN PERLMAN SALISBURY&KELLY	CONSULTING FEES 5/20	5,500.00
			5,500.00
000603			
000603	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/20	5.50
000603	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 5/20	14,176.42
			14,181.92
000604			
000604	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 5/20	663.25
			663.25
000605			
000605	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE 5/20	16,308.34
			16,308.34
000606			
000606	PACKET MEDIA GROUP, LLC	AD 4.17.20	26.25
			26.25
000607			
000607	21ST CENTURY MEDIA-PHILLY CLUSTER	AD 4.13.20	22.05
			22.05
000608			
000608	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES 5/20	11,058.75
			11,058.75
000609			
000609	NJ ADVANCE MEDIA	AD 4.15.20	19.72
			19.72
		Total Payments FY 2020	47,780.28
		TOTAL PAYMENTS ALL FUND YEARS	\$47,780.28

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. 25-20

JUNE 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Mercer County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000610			
000610	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 6/20	5,500.00
			5,500.00
000611			
000611	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/20	5.50
000611	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 6/20	14,176.42
			14,181.92
000612			
000612	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 6/20	663.25
			663.25
000613			
000613	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 6/20	16,308.34
			16,308.34
000614			
000614	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES 6/20	11,058.75
			11,058.75
		Total Payments FY 2020	47,712.26
		TOTAL PAYMENTS ALL FUND YEARS	\$47,712.26

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: 2020 Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	172,370.09	471,077.10	481,739.78	8,008,287.51	(5,447,958.12)	(931,878.93)	2,753,637.43
RECEIPTS							
Assessments	8,134.41	12,316.57	9,978.50	306,571.28	209,668.16	46,824.61	593,493.53
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,134.41	12,316.57	9,978.50	306,571.28	209,668.16	46,824.61	593,493.53
EXPENSES							
Claims Transfers	0.00	5,968.50	6,459.50	107,422.34	0.00	0.00	119,850.34
Expenses	0.00	0.00	0.00	0.00	0.00	48,167.63	48,167.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,968.50	6,459.50	107,422.34	0.00	48,167.63	168,017.97
END BALANCE	180,504.50	477,425.17	485,258.78	8,207,436.45	(5,238,289.96)	(933,221.95)	3,179,112.99

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	April		
CURRENT FUND YEAR	2020		
	Description:	MCIFC General A/C	MCIFC Claims A/C
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TO TAL for All		
	Accts & instruments		
Opening Cash & Investment Balance	\$2,753,637.43	1629737.24	\$ 1,123,900.19
Opening Interest Accrual Balance	\$0.00	0	\$ -
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00
9	Deposits - Purchases	\$593,493.53	\$301,194.23
10	(Withdrawals - Sales)	-\$168,017.97	-\$48,167.63
	Ending Cash & Investment Balance	\$3,179,112.99	\$1,882,763.84
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$426,270.44	\$48,004.91
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$3,605,383.43	\$1,930,768.75
			\$1,674,614.68

RESOLUTION NO. 26-20

**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 June 22, 2020 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 April 1, 2020 to April 30, 2020 and May 1, 2020 to May 31, 2020 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 June 22, 2020.

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2020 Thru 04/30/2020

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
04/01/2020 Thru 04/30/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	24585	3960001422	001 WALL, MARY	3/18/2020	4/7/2020	THE CENTER FOR FORENSIC	4/27/2020	INVOICE #30061	3,886.00	3,886.00
C	24587	3960001422	001 WALL, MARY	2/3/2020	2/27/2020	Bridges & Snell LLC	4/27/2020	INV# 0007	2,573.50	2,573.50
Total for Coverage: Auto Liability							Number of entries: 2		6,459.50	6,459.50
Coverage: Police Professional										
C	24586	3960001188	001 GYORFFY, ANTHONY	2/6/2020	2/27/2020	Bridges & Snell LLC	4/27/2020	INV# 0008	5,968.50	5,968.50
Total for Coverage: Police Professional							Number of entries: 1		5,968.50	5,968.50
Total for Mercer County Ins Fund Comm - 396							Number of entries: 3		12,428.00	12,428.00



Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2020 Thru 05/31/2020

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
05/01/2020 Thru 05/31/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	24679	3960001422	001 WALL, MARY	3/5/2020	3/23/2020	Bridges & Shell LLC	5/11/2020	LEGAL FEE - INV #0008	1,828.00	1,828.00
C	24709	3960003024	001 BOYD, LAWRENCE	7/5/2019	7/5/2019	Lawrence Boyd	5/26/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS	2,000.00	2,000.00
Total for Coverage: Auto Liability							Number of entries: 2		3,628.00	3,628.00
Coverage: General Liability										
C	24798	3960003011	001 SHINE, MICHAEL	10/9/2019	10/9/2019	MICHAEL SHINE	5/26/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
Total for Coverage: General Liability							Number of entries: 1		500.00	500.00
Coverage: Police Professional										
C	24678	3960001188	001 GYORFFY, ANTHONY	3/2/2020	3/27/2020	Bridges & Shell LLC	5/11/2020	LEGAL FEE - INV #0009	5,186.50	5,186.50
Total for Coverage: Police Professional							Number of entries: 1		5,186.50	5,186.50
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		9,314.50	9,314.50





First Managed Care Option, Inc.

First MCO Bill Review Services

MERCER CO INS COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
2014 & Prior	\$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	690	129	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
Total 2019	\$2,069,874	\$1,022,019	\$2,189,736	\$1,047,855	51%	1,041	894	147	86%	38	\$209,572	\$838,283
Jan-20	\$70,724	\$43,450	\$71,699	\$27,274	39%	80	63	17	79%	1	\$5,455	\$21,819
Feb-20	\$268,436	\$99,331	\$105,145	\$168,864	63%	70	60	10	86%	0	\$33,773	\$135,091
Mar-20	\$156,325	\$76,985	\$151,522	\$79,340	51%	167	157	10	94%	0	\$15,868	\$63,472
Apr-20	\$135,734	\$58,132	\$125,498	\$77,602	57%	73	57	16	78%	0	\$15,520	\$62,082
May-20	\$210,493	\$139,103	\$159,317	\$71,390	34%	54	39	15	72%	0	\$14,278	\$57,112
Total 2020	\$841,711	\$417,001	\$613,180	\$424,470	50%	444	376	68	85%	1	\$84,894	\$339,576
Total to Date	\$7,938,509	\$4,023,614	\$8,312,927	\$3,914,654	49%	6,118	5,206	912	85%	117	\$781,275	\$3,133,380

Report Run Date:06/01/2020

MCC



MERCER COUNTY INSURANCE FUND COMMISSION SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: June 22, 2020

Paul Shives, Vice President, Safety Services 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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MCIFC SERVICE TEAM

April - June 2020

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 27:** Plan to attend the MCIFC meeting via conference call.
- **April 27:** Plan to attend the MCIFC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 22:** Plan to attend the MCIFC meeting via conference call.
- **June 22:** Plan to attend the MCIFC Claims Committee meeting via conference call.
- NJCE JIF in-classroom training programs will continue to be suspended until further notice.
- Live Safety Training Webinars are available (June-July Training schedule and registration links attached).

CEL MEDIA LIBRARY

No Videos were utilized in 2020.

Online Streaming Videos Service available - <https://njce.org/safety-training-videos-registration/>.

Safety Director Bulletins

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/>.

- Updated Bulletin – Firefighter / EMT Exposure to COVID-19 – April 15.
- New Bulletin – Taking Employees’ Temperatures for Return-to-Work – April 22.
- Updated Bulletin – EO # 133 Updating Park Re-Openings – April 30.
- NEW Online Streaming Videos Service! – May 11.
- Live Safety Training Webinars – Registration Now Open! - May 18.
- Safety Director Message - Summer Activities – May 26.
- Law Enforcement Bulletin – Disinfection Software for Ford SUV's – June 2.
- Law Enforcement Bulletin – Identifying the Unseen Victims of COVID-19 – June 4.
- SD Bulletin - Reopening Outdoor Activities – June 5.
- Law Enforcement Bulletin – Firearms Training and Hearing Loss – June 10.

J.A. Montgomery

CONSULTING

Out of the utmost concern for our public employers and employees, MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering online safety training. Instruction will be conducted with a live instructor.

June / July Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
6/16/20	Hearing Conservation	10:00 - 11:00 am
6/17/20	Asbestos, Lead, Silica Overview	10:00 - 11:00 am
6/18/20	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
6/23/20	Mower Safety	10:00 - 11:00 am
6/24/20	HazCom w/GHS	10:00 - 11:30 am
6/25/20	Fire Safety	10:00 - 11:00 am
7/1/20	BBP	9:00 - 10:00 am
7/2/20	HazCom w/GHS	1:00 - 2:30 pm
7/7/20	Fire Safety	1:00 - 2:00 pm
7/8/20	Fall Protection Awareness	9:00 - 11:00 am
7/9/20	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
7/10/20	Driving Safety Awareness	9:00 - 10:30 am
7/13/20	Dealing with Difficult People	9:00 - 11:00 am
7/14/20	Hearing Conservation	9:00 - 10:00 am
7/15/20	Asbestos, Lead, Silica, Lead Overview	9:00 - 10:00 am
7/16/20	BBP	1:00 - 2:00 pm
7/17/20	Protecting Children from Abuse	9:00 - 11:00 am
7/17/20	PPE	1:00 - 3:00 pm
7/20/20	Fire Extinguisher	1:00 - 2:00 pm
7/21/20	Dealing with Difficult People	9:00 - 11:00 am
7/22/20	HazCom w/GHS	9:00 - 10:30 am
7/23/20	Fire Safety	9:00 - 10:00 am
7/24/20	Protecting Children from Abuse	9:00 - 11:00 am
7/27/20	CDL-Drivers Safety Regulations	9:00 - 11:00 am
7/28/20	PPE	9:00 - 11:00 am
7/29/20	Mower Safety	9:00 - 10:00 am
7/30/20	Fire Extinguisher	9:00 - 10:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Please [click here](#) for informative Zoom operation details.

Questions?

- NJCE members please contact Natalie Dougherty at ndougherty@jamontgomery.com or (856) 552-4738.

RESOLUTION NO. 27-20

**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 June 22, 2020.

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 June 22, 2020 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 June 22, 2020.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

June 22, 2020

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960000905	M. Nash	Liability	PAR/SAR
3960002765	J. Fiorvanti	Worker Compensation	PAR
3960003144	T. Ricigliano	Worker Compensation	PAR

APPENDIX I

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 Egnyte 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