

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JULY 27, 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 Meeting via computer Link
<https://zoom.us/j/5795069590>

The Mercer County Insurance Fund Commission will conduct its July 27, 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: JULY 27, 2020
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** June 22, 2020 Open MinutesAppendix I
June 22, 2020 Closed Minutes sent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA** Pages 3-16

- ☐ **TREASURER – David Miller**
Resolution 29-20 July Bill List – Motion (Roll Call Vote).....Page 17
May Treasurer Reports..... Pages 18-19

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

- ☐ **CLAIMS SERVICE – PERMA** Verbal

- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. – Motion (Roll Call Vote)**
Resolution 30-20 Authorizing Disclosure of Liability Claims Check Register.....Page 20
Liability Claim Payments 6-1-20 to 6-30-20..... Pages 21-22
.....
- ☐ **MANAGED CARE – First MCO**
Monthly Summary Report – June.....Page 23

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report..... Pages 24-27

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

- ☐ **OLD BUSINESS**

- ☐ **NEW BUSINESS:**

- ☐ **PUBLIC COMMENT:**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**Pages 28-30
Resolution 31-20 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

☐ Motion to Return to Open

☐ **APPROVAL OF PARS** – *Motion to approve PARS as discussed in Executive Session (Roll Call vote)*

☐ **MEETING ADJOURNMENT**

☐ **NEXT SCHEDULED MEETING: September 28, 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: July 27, 2020

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **Resolution 28-20, Authorizing the Services of Susan Schaefer, LLC (Page 5)** – The Mercer County Freeholders adopted Resolution 2020-344 authorizing a professional service agreement, awarded through a non-fair and open process with Susan Schaefer, LLC for worker compensation case management services. The agreement type, is for the County of Mercer and the Mercer County Insurance Fund Commission for the period of July 1, 2020 through June 30, 2021 with an hourly rate of \$85/hour in an amount not to exceed \$207,000. Included in the agenda on page 5 is Commission Resolution 28-20, Authorizing the Services of Susan Schaefer, LLC. The resolution was reviewed by the Commission Attorney.

☐ **Motion to adopt Resolution 28-20, Authorizing the Services of Susan Schaefer, LLC**

☐ **Certificate of Insurance Report**– There were no certificate requests for the month of June.

☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 6-8)** - The NJCE last met on June 25, 2020. A summary report of the meeting is included in the agenda on pages 6-8. The NJCE next meeting is scheduled for September 24, 2020 at 9:30 AM, location to be determined.

☐ **MCIFC Property & Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2020** the Commission has a surplus of **\$11,540,421**. 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 May 31, 2020 is **\$1,444,078**. The total cash balance is **\$3,007,529**.

☐ **NJCE Property and Casualty Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of the NJCE Financial Fast Track for the month of May. As of **May 31, 2020** the Fund has a surplus of **\$16,382,595**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The cash balance is **\$30,379,953**.

☐ **Claims Tracking Reports (Pages 13-15)** - Included in the agenda on pages 13-15 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of May 31, 2020. The Executive Director will review the reports with the Commission.

- ❑ **Bank Positive Pay** – Over the past few weeks several of our municipal JIFs have experienced fraudulent activities in their bank accounts. Fortunately, the majority of the JIFs are on “Positive Pay”. “Positive Pay” is a feature offered by banks to prevent any unauthorized checks from being honored. The issuer of the checks transmits a file to the bank with specific information regarding checks issued and the bank will only honor those checks. We strongly recommend implementing this feature on all Insurance Commission Bank Accounts. We have reached out to the Commission Treasurer suggesting he implement “Positive Pay” on the Mercer County Insurance Fund Commission Bank Accounts.
- ❑ **2021 Renewal – Underwriting Data Collection** – The Fund Office will begin the data collection process early in August for the 2021 renewal in order to provide the relevant information to the underwriters. Last year was the initial launch of Origami, the online platform where members’ exposure data was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. The Fund Office is working with Origami to facilitate an easier process for members to complete applications for the ancillary coverages. The NJCE Underwriting Manager is requesting the entities provide all of the COPE, (construction, occupancy, protection, exposure) property information this year. This includes the building age/year built, construction type, zip codes and flood zones. More information will follow shortly.
- ❑ **MEL-Sponsored Webinar: Communication in a Crisis (Page 16)** - On Tuesday, August 4th starting at 10:30 AM the MEL will be presenting a second webinar for its members, *Facing and Embracing Crisis For Your Municipality*. When a crisis occurs, leaders will be judged primarily on their response and their communication with the public. Four experienced professionals will share their expertise and experiences on developing a crisis communication plan and addressing the public media in a crisis. This is a MEL sponsored program and they are inviting the NJCE membership. Included in the agenda on page 16 is the program flyer with the noted speakers and information on how to register. Capacity for this session was increased to 500.
- ❑ **NJCE 10th Year Anniversary** – As previously discussed, this year marks the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members and 19 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue. Please save the date of October 19, 2020 at noon pending additional directives issued by the Governor’s office.
- ❑ **NJCE Best Practices Workshop** – The NJCE has set up a task force to address the feasibility of holding the seminar in 2020.
- ❑ **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** - This annual seminar originally scheduled for May 1st was cancelled and will be rescheduled for a date later in the year.
- ❑ **2020 Meeting Schedule** – The Commission is not scheduled to meet in August. The next scheduled meeting is on September 28, 2020.

RESOLUTION NO. 28-20

MERCER COUNTY INSURANCE FUND COMMISSION

**AUTHORIZING THE SERVICES OF
SUSAN SCHAEFER, LLC**

WHEREAS, the MERCER COUNTY INSURANCE FUND COMMISSION (hereinafter “MCIFC”) is duly constituted as an Insurance Fund Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Mercer County Insurance Fund Commission has a need for worker compensation case management services

WHEREAS, the Mercer County Board of Chosen Freeholders on July 16, 2020 adopted Resolution 2020-344 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 at an hourly rate of \$85/hour, in an amount not to exceed \$207,000,000, for the period of July 1, 2020 through June 30, 2021. This amount will be paid as an expense under the Commission’s respective claim file.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Mercer County Insurance Fund Commission that the Commission agrees to authorize the services of Susan Schaefer, LLC pursuant to the terms and conditions of Mercer County Freeholders Resolution 2020-344.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on July 27, 2020.

ADOPTED:

BY: _____

DATE

ATTEST:

DATE



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: June 25, 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. Closed Session was not required for this action.

December 31, 2019 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2019 and provided a summary review of the Financial Statements. Fund Auditor reported there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Executive Director reported on the following:

Professional Contracts/Services/Competitive Contracts:

Learning Management System – Competitive Contract Request for Proposals (CCRFP):

As previously discussed, 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. Responses to the CCRFP were due on June 16th; two proposals were received from NEOGOV and Benchmark Analytics.

Fund Attorney reported that NEOGOV requested removal of a termination provision of the standard contract, which is considered a material exception. In addition, Benchmark Analytics submitted a fee proposal which substantially exceeds the budget for these services. Fund Attorney reported the CCRP procurement process does not permit negotiation of changes to material terms or proposed fees. Fund Attorney recommended the proposals be rejected on those grounds and this service be re-advertised; the Board of Fund Commissioners agreed to the recommendation and adopted a resolution noting that action.

Workers' Compensation Claims Administration Request for Proposals (RFP): Executive Director reported the contract for this service with AmeriHealth expires on 7/31/20. AmeriHealth has agreed to extend services based on the same terms and conditions of the existing contract on a month-to-month basis for August and September. The Fund office is working with the Fund Attorney in reviewing the scope of services prior to issuing an CCRFP

for re-procurement of these services in order to take action at the September 24th meeting. The Board of Fund Commissioners adopted a resolution authorizing a month-to-month agreement pending re-procurement of services.

Payroll Auditor and Actuary: Executive Director reported the contracts for these services have expired and the Fund office has issued a request for quotes for both positions, which were due on June 23rd. Copies of the responses were distributed to the Board for their review.

Executive Director reported there was one (1) response for Payroll Auditor from Bowman & Company (*Incumbent*) and three (3) responses for Actuary from The Actuarial Advantage (*Incumbent*), Glicksman Consulting, and Pinnacle Actuarial Resources. Executive Director made the following recommendations: 1) Award a one-year contract to Bowman & Company for Payroll Auditor services based on response completeness and annual fee of \$19,900 as noted in proposal and 2) Award a one-year contract to The Actuarial Advantage based on response completeness and annual fee of \$23,431 as noted in proposal. The Board of Fund Commissioners confirmed these recommendations with a unanimous motion for each contract award.

Financial Fast Track: Copies of Financial Fast Tracks as of March 31st and April 30th were included in the agenda. Executive Director reported the April 30th report reflected a statutory surplus of \$16.2 million.

Deputy Executive Director reported on the following:

2021 Renewal – Underwriting Data Collection: The fund office will begin the data collection process for the 2021 renewal in order to provide relevant information to underwriters. Last year was the initial launch of Origami, the online platform where members' exposure data (property, vehicles, etc.) was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages.

Deputy Executive Director reported the Fund office is working with Origami to facilitate an easier process for members to complete applications for ancillary coverages. In addition, audited payrolls as provided by the Payroll Auditor will be uploaded into the platform. The anticipated date to begin the 2021 renewal is mid-July, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Sexual Abuse Molestation Legislation: As previously discussed, the Commissioners opted to participate in the MEL training initiative as respects the legislation adopted in late 2019. Deputy Executive Director reported that due to the health crisis the Fund office has developed online training sessions. The Fund's website – www.njce.org (under Safety) – includes an online video that members may use for training purposes. In addition, Paul Shives will be presenting two live webinars via Zoom on July 17th and July 24th from 9:00AM to 11:00AM; interested participants should contact the Fund office for more information.

MEL-Sponsored Webinar: Communication in a Crisis: On June 30, 2020 starting at 10:30 a.m., the MEL will be presenting a free webinar for its members, *Facing and Embracing Crisis For Your Municipality*. The webinar reviews best practices when a crisis occurs as leaders will be judged primarily on their response and their communications with the public. Four experienced professionals will share their expertise and experiences on developing a crisis communication plan and addressing the public and media in a crisis. This is a MEL

sponsored program and they are inviting the NJCE members to participate; continuing education credits have been approved for this session.

Best Practices Forum: This forum is typically held in October timeframe. Due to the health crisis Executive Director suggested the Best Practices sub-committee meet to discuss feasibility of holding the forum whether in person or virtual. Commissioners agreed this was a good idea.

NJCE 10th Year Anniversary: As previously discussed, this year marks the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 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. Please save the date of October 19, 2020 at noon pending additional directives issued by the Governor's office on reopening. Best Practices Forum sub-committee will also address this as well.

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: This annual seminar originally scheduled for May 1st has been cancelled and may rescheduled for a date later in the year.

Membership Renewal: The Commissions of Atlantic County, Burlington County and Cumberland County are scheduled to renew their 3-year membership with the Fund as of January 1, 2021. Renewal documents have been sent to each County to execute.

2020 Financial Disclosures: All Fund Commissioners and Professionals have completed the required filing by the April 30th deadline.

Underwriting Manager

Underwriting Manager provided a brief summary report of the 2021 renewal noting the Property market is hardening, but will continue negotiation efforts to secure stable rates, as well as, explore alternative program structures. Underwriting Manager added the NJCE Cyber Task Force held an initial meeting and will be developing a Cyber Risk Management program for NJCE membership.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from April to July 2020. Safety Director reported that all instructor led courses have been suspended and encouraged members to utilize online training resources in the interim. Safety Director added the annual BRIT Safety Grant is available and encouraged members to submit applicable purchases.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 24, 2020 at 9:30AM location to be determined.

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2020		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		566,498	2,832,490	46,876,231	49,708,721
2.	CLAIM EXPENSES					
		Paid Claims	289,671	1,362,714	11,579,847	12,942,561
		Case Reserves	(201,334)	413,212	3,755,710	4,168,922
		IBNR	256,021	151,000	2,715,689	2,866,689
		Discounted Claim Value	(6,058)	(11,304)	(160,177)	(171,481)
TOTAL CLAIMS			338,300	1,915,622	17,891,069	19,806,691
3.	EXPENSES					
		Excess Premiums	228,238	1,141,190	14,536,893	15,678,083
		Administrative	48,599	243,333	3,384,271	3,627,605
TOTAL EXPENSES			276,837	1,384,523	17,921,164	19,305,688
4.	UNDERWRITING PROFIT (1-2-3)		(48,638)	(467,655)	11,063,998	10,596,343
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(48,638)	(467,655)	11,063,998	10,596,343
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	75,303	1,368,775	1,444,078
11.	SURPLUS (6 + 7 + 8 - 9)		(33,742)	(392,352)	11,932,773	11,540,421
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		159	13,645	2,142,545	2,156,190
	2015		158	94,402	1,997,439	2,091,842
	2016		165	(463,612)	2,565,839	2,102,227
	2017		204	(59,899)	2,628,323	2,568,424
	2018		204	130,177	1,894,464	2,024,640
	2019		206	66,021	704,164	770,186
	2020		(34,837)	(173,087)		(173,087)
TOTAL SURPLUS (DEFICITS)			(33,742)	(392,352)	11,932,774	11,540,422
TOTAL CASH						3,007,529

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	11,074	18,396	2,065,522	2,083,917
	Case Reserves	(13,410)	(21,568)	198,062	176,494
	IBNR	2,336	(26,261)	159,235	132,974
	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	1,513	21,706	2,384,421	2,406,127
	Case Reserves	(1,352)	(50,633)	443,931	393,298
	IBNR	(161)	(51,082)	162,009	110,927
	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	8,698	139,671	2,383,270	2,522,940
	Case Reserves	16,454	324,358	380,233	704,591
	IBNR	(25,151)	(43,481)	49,582	6,101
	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	3,809	51,547	1,879,907	1,931,454
	Case Reserves	(5,233)	(8,842)	499,912	491,071
	IBNR	1,424	5,568	241,616	247,184
	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	58,809	244,134	1,802,544	2,046,678
	Case Reserves	(69,935)	(246,792)	935,080	688,288
	IBNR	11,126	(117,350)	475,126	357,775
	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	158,761	574,102	1,064,184	1,638,286
	Case Reserves	(154,813)	196,098	1,298,492	1,494,590
	IBNR	(3,949)	(804,433)	1,628,121	823,688
	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	47,008	313,159		313,159
	Case Reserves	26,954	220,590		220,590
	IBNR	270,396	1,188,039		1,188,039
	Discounted Claim Value	(6,058)	(28,699)		(28,699)
TOTAL FY 2020 CLAIMS		338,300	1,693,089	0	1,693,089
COMBINED TOTAL CLAIMS		338,300	1,915,622	17,891,069	19,806,691

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	May 31, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,084,585	10,422,925	163,505,481	173,928,406
2.	CLAIM EXPENSES				
	Paid Claims	55,885	973,908	4,975,775	5,949,683
	Case Reserves	90,849	1,166,762	5,846,623	7,013,386
	IBNR	425,747	996,293	9,810,443	10,806,736
	Discounted Claim Value	(50,328)	(173,017)	(1,471,830)	(1,644,847)
	TOTAL CLAIMS	522,153	2,963,947	19,161,011	22,124,958
3.	EXPENSES				
	Excess Premiums	1,271,354	6,356,769	113,746,590	120,103,360
	Administrative	168,665	803,590	12,402,903	13,206,494
	TOTAL EXPENSES	1,440,019	7,160,360	126,149,494	133,309,854
4.	UNDERWRITING PROFIT (1-2-3)	122,413	298,618	18,194,976	18,493,595
5.	INVESTMENT INCOME	12,642	376,068	1,120,484	1,496,552
6.	PROFIT (4+5)	135,055	674,686	19,315,460	19,990,146
7.	Dividend	0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)	135,055	674,686	15,707,909	16,382,595
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	256	8,250	543,904	552,154
	2011	335	127,545	836,289	963,834
	2012	547	19,504	1,013,486	1,032,990
	2013	755	(157,127)	1,438,925	1,281,798
	2014	1,315	(130,448)	2,887,430	2,756,982
	2015	1,398	137,612	1,229,755	1,367,367
	2016	1,483	(396,152)	3,388,065	2,991,913
	2017	1,797	(101,273)	1,257,423	1,156,149
	2018	1,725	146,621	2,119,126	2,265,747
	2019	1,846	375,061	993,507	1,368,568
	2020	123,598	645,094		645,094
TOTAL SURPLUS (DEFICITS)		135,055	674,686	15,707,909	16,382,595
TOTAL CASH					30,379,953

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF May 31, 2020					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	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	2,110	100,703	519,228	619,931	
Case Reserves	(2,110)	(202,240)	214,527	12,287	
IBNR	0	(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	743	2,534	1,551,733	1,554,267	
Case Reserves	57	(1,736)	75,090	73,353	
IBNR	(800)	(2,568)	64,097	61,529	
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	19,105	256,016	646,873	902,889	
Case Reserves	(19,105)	(3,816)	644,280	640,464	
IBNR	0	(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	511	5,120	442,532	447,651	
Case Reserves	(511)	176,002	332,716	508,718	
IBNR	0	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	4,829	65,999	763,735	829,734	
Case Reserves	(4,830)	83,508	1,897,750	1,981,258	
IBNR	1	(256,717)	511,194	254,477	
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	78	3,442	320,211	323,653	
Case Reserves	(3)	557,682	647,770	1,205,452	
IBNR	(75)	(98,326)	305,258	206,931	
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	1,335	(1,632)	68,152	66,520	
Case Reserves	(1,452)	203,593	1,525,070	1,728,664	
IBNR	117	(33,699)	2,088,218	2,054,518	
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	372	12,945	243,786	256,730	
Case Reserves	628	55,443	161,698	217,141	
IBNR	(1,000)	(173,319)	2,419,495	2,246,176	
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	26,802	302,763	247,685	550,448	
Case Reserves	20,411	(91,774)	347,722	255,948	
IBNR	(47,212)	(597,767)	4,082,295	3,484,528	
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	0	226,018		226,018	
Case Reserves	97,765	390,100		390,100	
IBNR	474,716	2,246,288		2,246,288	
Discounted Claim Value	(50,328)	(231,770)		(231,770)	
TOTAL FY 2020 CLAIMS	522,153	2,630,636	0	2,630,636	
COMBINED TOTAL CLAIMS	522,153	2,963,947	19,161,011	22,124,958	
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 MAY 31, 2020								
COVERAGE LINE- PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	0	0	0	0	2	6	7	15
May-20	0	0	0	0	2	4	9	15
NET CHGE	0	0	0	0	0	-2	2	0
Limited Reserves								\$2,873
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$0	\$0	\$0	\$0	\$15,000	\$13,500	\$6,100	\$34,600
May-20	\$0	\$0	\$0	\$0	\$15,000	\$11,500	\$16,600	\$43,100
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$2,000)	\$10,500	\$8,500
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$90,140	\$12,253	\$19,287	\$218,051
COVERAGE LINE- GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	0	3	3	6	8	11	4	35
May-20	0	3	3	5	7	9	6	33
NET CHGE	0	0	0	-1	-1	-2	2	-2
Limited Reserves								\$13,311
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$0	\$33,203	\$315,408	\$34,850	\$36,500	\$26,000	\$3,500	\$449,462
May-20	\$0	\$33,203	\$310,222	\$33,350	\$33,000	\$24,500	\$5,000	\$439,275
NET CHGE	\$0	\$0	(\$5,187)	(\$1,500)	(\$3,500)	(\$1,500)	\$1,500	(\$10,187)
Ltd Incurred	\$78,677	\$96,613	\$367,091	\$40,559	\$36,694	\$29,094	\$5,720	\$654,448
COVERAGE LINE- AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	0	0	1	1	0	3	2	7
May-20	0	0	1	1	0	2	1	5
NET CHGE	0	0	0	0	0	-1	-1	-2
Limited Reserves								\$42,452
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$0	\$0	\$131,149	\$69,239	\$0	\$9,000	\$7,500	\$216,888
May-20	\$0	\$0	\$129,521	\$69,239	\$0	\$8,500	\$5,000	\$212,260
NET CHGE	\$0	\$0	(\$1,628)	\$0	\$0	(\$500)	(\$2,500)	(\$4,628)
Ltd Incurred	\$10,891	\$6,969	\$175,398	\$83,830	\$12,153	\$36,923	\$5,000	\$331,165
COVERAGE LINE- WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	8	10	9	19	20	50	25	141
May-20	7	10	9	18	19	44	25	132
NET CHGE	-1	0	0	-1	-1	-6	0	-9
Limited Reserves								\$25,733
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$189,904	\$361,447	\$241,580	\$392,214	\$706,723	\$1,600,902	\$124,035	\$3,616,806
May-20	\$176,494	\$360,096	\$264,848	\$388,482	\$640,288	\$1,450,089	\$116,489	\$3,396,786
NET CHGE	(\$13,410)	(\$1,352)	\$23,268	(\$3,733)	(\$66,435)	(\$150,814)	(\$7,546)	(\$220,021)
Ltd Incurred	\$2,151,357	\$2,694,041	\$2,684,943	\$2,222,730	\$2,595,978	\$3,054,605	\$249,217	\$15,652,871
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	8	13	13	26	30	70	38	198
May-20	7	13	13	24	28	59	41	185
NET CHGE	-1	0	0	-2	-2	-11	3	-13
Limited Reserves								\$22,116
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$189,904	\$394,651	\$688,137	\$496,303	\$758,223	\$1,649,402	\$141,135	\$4,317,756
May-20	\$176,494	\$393,299	\$704,591	\$491,071	\$688,288	\$1,494,589	\$143,089	\$4,091,421
NET CHGE	(\$13,410)	(\$1,352)	\$16,454	(\$5,233)	(\$69,935)	(\$154,814)	\$1,954	(\$226,335)
Ltd Incurred	\$2,259,991	\$2,799,425	\$3,227,531	\$2,422,524	\$2,734,966	\$3,132,875	\$279,223	\$16,856,535

FUND YEARS 2017 2018 2019 2020

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF May 31, 2020															
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		41			Last Month		40			Last Year		29	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-May-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	40,559	40,559	25.51%	147,852	92.99%	42,059	42,059	26.45%	147,045	92.48%	50,269	50,269	31.62%	134,597
AUTO LIABILITY	134,000	83,830	83,830	62.56%	120,287	89.77%	83,830	83,830	62.56%	119,664	89.30%	73,780	73,780	55.06%	109,908
WORKER'S COMP	4,709,000	2,222,730	2,222,730	47.20%	4,653,162	98.81%	2,222,654	2,222,654	47.20%	4,647,651	98.70%	2,223,429	2,223,429	47.22%	4,530,498
TOTAL ALL LINES	5,085,000	2,422,524	2,422,524	47.64%	5,004,301	98.41%	2,423,948	2,423,948	47.67%	4,997,360	98.28%	2,422,883	2,422,883	47.65%	4,858,004
NET PAYOUT %	\$1,931,454					37.98%									
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		29			Last Month		28			Last Year		17	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-May-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%	135,140	135,140	181.60%	72,089
GEN LIABILITY	157,000	36,694	36,694	23.37%	132,904	84.65%	40,194	40,194	25.60%	131,194	83.56%	50,544	50,544	32.19%	109,187
AUTO LIABILITY	131,000	12,153	12,153	9.28%	107,448	82.02%	12,153	12,153	9.28%	106,185	81.06%	15,653	15,653	11.95%	84,244
WORKER'S COMP	4,455,000	2,595,978	2,595,978	58.27%	4,286,127	96.21%	2,603,604	2,603,604	58.44%	4,267,650	95.79%	2,431,500	2,431,500	54.58%	3,752,527
TOTAL ALL LINES	4,817,417	2,734,966	2,734,966	56.77%	4,600,896	95.51%	2,746,092	2,746,092	57.00%	4,579,446	95.06%	2,632,837	2,632,837	54.65%	4,018,047
NET PAYOUT %	\$2,046,678					42.48%									
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		17			Last Month		16			Last Year		5	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-May-19	TARGETED
PROPERTY	75,000	12,253	12,253	16.34%	72,653	96.87%	14,253	14,253	19.00%	72,485	96.65%	17,693	17,693	N/A	N/A
GEN LIABILITY	160,000	29,094	29,094	18.18%	111,273	69.55%	30,094	30,094	18.81%	108,556	67.85%	6,455	6,455	N/A	N/A
AUTO LIABILITY	132,000	36,923	36,923	27.97%	84,887	64.31%	35,423	35,423	26.84%	81,876	62.03%	8,697	8,697	N/A	N/A
WORKER'S COMP	4,141,000	3,054,605	3,054,605	73.76%	3,488,039	84.23%	3,049,158	3,049,158	73.63%	3,384,276	81.73%	776,846	776,846	N/A	N/A
TOTAL ALL LINES	4,508,000	3,132,875	3,132,875	69.50%	3,756,853	83.34%	3,128,927	3,128,927	69.41%	3,647,192	80.90%	809,692	809,692	N/A	N/A
NET PAYOUT %	\$1,638,286					36.34%									
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		5			Last Month		4			Last Year		-7	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-May-19	TARGETED
PROPERTY	132,813	19,287	19,287	14.52%	49,141	37.00%	8,787	8,787	6.62%	39,844	30.00%	0	0	N/A	N/A
GEN LIABILITY	149,000	5,720	5,720	3.84%	20,860	14.00%	4,220	4,220	2.83%	14,900	10.00%	0	0	N/A	N/A
AUTO LIABILITY	116,000	5,000	5,000	4.31%	17,400	15.00%	7,500	7,500	6.47%	11,600	10.00%	0	0	N/A	N/A
WORKER'S COMP	3,069,000	249,217	249,217	8.12%	276,210	9.00%	207,780	207,780	6.77%	184,140	6.00%	0	0	N/A	N/A
TOTAL ALL LINES	3,466,813	279,223	279,223	8.05%	363,611	10.49%	228,287	228,287	6.58%	250,484	7.23%	0	0	N/A	N/A
NET PAYOUT %	\$136,134					3.93%									

FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF																
May 31, 2020																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		77	MONTH	Last Month		76	MONTH	Last Year		65	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 31-May-20		Unlimited Incurred	Limited Incurred	Actual 30-Apr-20		Unlimited Incurred	Limited Incurred	Actual 31-May-19		Unlimited Incurred	Limited Incurred	
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	100.00%
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%	120,541	97.09%
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%	123,269	97.05%
WORKER'S COMP	4,356,301	2,151,357	2,151,357	49.38%	4,356,301	100.00%	2,153,693	2,153,693	49.44%	4,356,301	100.00%	2,125,103	2,125,103	48.78%	4,355,430	99.98%
TOTAL ALL LINES	4,669,797	2,259,991	2,259,991	48.40%	4,661,557	99.82%	2,262,327	2,262,327	48.45%	4,661,557	99.82%	2,234,169	2,234,169	47.84%	4,661,562	99.82%
NET PAYOUT %	\$2,083,496				44.62%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		65	MONTH	Last Month		64	MONTH	Last Year		53	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 31-May-20		Unlimited Incurred	Limited Incurred	Actual 30-Apr-20		Unlimited Incurred	Limited Incurred	Actual 31-May-19		Unlimited Incurred	Limited Incurred	
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	100.00%
GEN LIABILITY	155,896	96,613	96,613	61.97%	151,355	97.09%	96,613	96,613	61.97%	151,399	97.12%	98,381	98,381	63.11%	150,639	96.63%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	127,698	97.05%	6,969	6,969	5.30%	127,525	96.92%	6,969	6,969	5.30%	124,027	94.26%
WORKER'S COMP	4,449,750	2,694,041	2,694,041	60.54%	4,448,860	99.98%	2,693,880	2,693,880	60.54%	4,447,971	99.96%	2,469,975	2,469,975	55.51%	4,434,672	99.66%
TOTAL ALL LINES	4,818,174	2,799,425	2,799,425	58.10%	4,808,862	99.81%	2,799,264	2,799,264	58.10%	4,807,843	99.79%	2,575,299	2,575,299	53.45%	4,790,286	99.42%
NET PAYOUT %	\$2,406,126				49.94%											
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		53	MONTH	Last Month		52	MONTH	Last Year		41	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 31-May-20		Unlimited Incurred	Limited Incurred	Actual 30-Apr-20		Unlimited Incurred	Limited Incurred	Actual 31-May-19		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	367,091	367,091	235.47%	150,639	96.63%	367,091	367,091	235.47%	150,450	96.51%	120,591	120,591	77.35%	144,966	92.99%
AUTO LIABILITY	131,580	175,398	175,398	133.30%	124,027	94.26%	175,398	175,398	133.30%	123,607	93.94%	25,728	25,728	19.55%	118,115	89.77%
WORKER'S COMP	4,616,644	2,684,943	2,684,943	58.16%	4,601,001	99.66%	2,659,792	2,659,792	57.61%	4,599,167	99.62%	2,726,680	2,726,680	59.06%	4,561,901	98.81%
TOTAL ALL LINES	4,985,068	3,227,531	3,227,531	64.74%	4,956,614	99.43%	3,202,380	3,202,380	64.24%	4,954,172	99.38%	2,873,098	2,873,098	57.63%	4,905,930	98.41%
NET PAYOUT %	\$2,522,940				50.61%											



Facing and Embracing Crisis For Your Municipality

Webinar: Tuesday, August 4, 10:30 a.m. – 12:30 p.m.

Register in advance using the link below and you will receive a confirmation email with information about how to join the webinar:

https://us02web.zoom.us/webinar/register/WN_bU690NCMRwWS7qZtYfqTtw

Note: This is a live encore presentation of the webinar held on June 30, 2020.

Crisis happens, and when it does, you won't be judged by the crisis, as much as by your response. Drawing from the experience of four professionals with decades of experience in public affairs crisis communications, our two-hour Zoom presentation will cover the following:

- Why we must embrace crisis communications as a vital part of serving your municipality
- How to develop a crisis communications plan for your municipality or county
- How to face the public and the media in a crisis
- Q&A

PRESENTERS:



[Norris Clark](#) is the managing partner of [Princeton Strategic Communications](#) (PSC), part of the Princeton Public Affair Group based in Trenton, which serves as a communications consultant to MEL. Norris is a former elected municipal official who served as the Director of Family and Community Relations for the New Jersey Department of Education and as a spokesperson for a national presidential campaign.



[Bryan Hickman](#) is a law school graduate who served as a communications aide to Senator Orin Hatch and as Counsel on the U.S. Senate Judiciary and Finance Committees and holds a Master of Political Science from Utah State University.



[Rick Alcantara](#) holds a Master's degree in public relations from Rowan University where he also taught for seven years. He is a specialist in crisis and employee communications who has served the Federal Reserve Bank of Philadelphia and served in leadership roles for the Public Relations Society of America (PRSA).



[David Klucsik](#) served as Director of North America Communications and Head of Risk/Crisis Communications and Issues Management for the international chemical company Solvay. David is a former journalist who received a Master of Journalism from Temple University.

MERCER COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 29-20

JULY 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>
000615			
000615	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND INSTALLMENT 2020	1,099,388.10
			1,099,388.10
000616			
000616	BORDEN PERLMAN SALISBURY&KELLY	INS CONSULTING FEES 7/20	5,500.00
			5,500.00
000617			
000617	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/20	4.00
000617	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/20	14,176.42
			14,180.42
000618			
000618	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/20	663.25
			663.25
000619			
000619	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE 7/20	16,308.33
			16,308.33
000620			
000620	PACKET MEDIA GROUP, LLC	ACCT#00032129 - AD - 7/20	24.15
			24.15
000621			
000621	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT# 896855 - AD - 6.9.20	22.05
			22.05
000622			
000622	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES 7/20	11,058.75
			11,058.75
000623			
000623	NJ ADVANCE MEDIA	AD#9482010 - AD - 6.11.20	45.88
			45.88
Total Payments FY 2020			1,147,190.93
TOTAL PAYMENTS ALL FUND YEARS			\$1,147,190.93

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: May							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN 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
RECEIPTS							
Assessments	1,577.72	3,340.06	2,786.18	94,814.01	53,105.24	12,218.90	167,842.11
Refunds	0.00	0.00	0.00	4,016.00	0.00	0.00	4,016.00
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	1,577.72	3,340.06	2,786.18	98,830.01	53,105.24	12,218.90	171,858.11
EXPENSES							
Claims Transfers	(1,975.00)	5,686.50	3,628.00	286,347.08	0.00	0.00	293,686.58
Expenses	0.00	0.00	0.00	0.00	0.00	47,780.28	47,780.28
Other *	1,975.00	0.00	0.00	0.00	0.00	0.00	1,975.00
TOTAL	0.00	5,686.50	3,628.00	286,347.08	0.00	47,780.28	343,441.86
END BALANCE	182,082.22	475,078.73	484,416.96	8,019,919.38	(5,185,184.72)	(968,783.33)	3,007,529.24

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	May		
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	\$3,179,112.99	1882763.84	1296349.15
Opening Interest Accrual Balance	\$0.00	0	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	\$171,858.11	\$47,780.28
10	(Withdrawals - Sales)	-\$343,441.86	-\$47,780.28
	Ending Cash & Investment Balance	\$3,007,529.24	\$1,882,763.84
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$342,149.83	\$31,179.76
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$3,349,679.07	\$1,913,943.60
			\$1,435,735.47

RESOLUTION NO. 30-20

**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 July 27, 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 June 1, 2020 to June 30, 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 July 27, 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
06/01/2020 Thru 06/30/2020

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
06/01/2020 Thru 06/30/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	24868	3960003091	001	GIRALDO, CRISTINA	12/10/2019	12/10/2019	CRISTINA GIRALDO	6/8/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 1		500.00	500.00	
Coverage: Auto Physical Damage											
C	24867	3960003159	001	MERCER COUNTY	5/12/2020	5/12/2020	GEORGE OLMEZER APPRAISAL	6/8/2020	FILE# GO198449	350.00	350.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		350.00	350.00	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 2		850.00	850.00	





First Managed Care Option, Inc.

First MCO Bill Review Services

MERCER CO INS COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
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%	2	\$14,278	\$57,112
Jun-20	\$69,143	\$33,072	\$64,891	\$36,071	52%	28	23	5	82%	0	\$7,214	\$28,857
Total 2020	\$910,854	\$450,073	\$678,071	\$460,541	51%	472	399	73	85%	3	\$92,109	\$368,432
Total to Date	\$8,007,652	\$4,056,686	\$8,377,818	\$3,950,726	49%	6,146	5,229	917	85%	119	\$788,489	\$3,162,236

mcc

Report Run Date:07/01/2020





MERCER COUNTY INSURANCE FUND COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 27, 2020

MCIFC SERVICE TEAM

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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June - July 2020 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 15:** Conducted an Accident Investigation at the MCIFC County DOT.
- **June 22:** Attended the MCIFC meeting via conference call.
- **June 22:** Attended the MCIFC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 27:** Plan to attend the MCIFC meeting via conference call.
- **July 27:** 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 (July-August 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/>.

- SD Bulletin - Latest Reopening Schedule – June 16.
- SD Bulletin - Hurricane Season and COVID – June 24.
- Law Enforcement Bulletin – Expanding Outdoor Dining Areas – June 26.
- MEL Webinar: Facing and Embracing Crisis For Your Municipality on June 30 – June 29.
- NJCE JIF – SD Bulletin - Reopening Public Outdoor Playgrounds – June 30.
- NJCE JIF - Safety Director Message - Protecting Children from Abuse Webinars - July 17 & 24 – July 9.
- Law Enforcement Bulletin – Strategic Partnerships – July 14.

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.

July / August Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
7/20/2020	Fire Extinguisher	1:00 - 2:00 pm
7/21/2020	Dealing with Difficult People	9:00 - 11:00 am
7/22/2020	HazCom w/GHS	9:00 - 10:30 am
7/23/2020	Fire Safety	9:00 - 10:00 am
7/24/2020	Protecting Children from Abuse	9:00 - 11:00 am
7/27/2020	CDL-Drivers Safety Regulations	9:00 - 11:00 am
7/28/2020	PPE	9:00 - 11:00 am
7/29/2020	Mower Safety	9:00 - 10:00 am
7/30/2020	Fire Extinguisher	9:00 - 10:00 am
8/4/2020	Ladder Safety/Walking Surfaces	9:00 - 11:00 am
8/5/2020	PPE	1:00 - 3:00 pm
8/6/2020	Lock Out/Tag Out (LOTO)	9:00 - 11:00 am
8/11/2020	Driving Safety Awareness	9:00 - 10:30 am
8/12/2020	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
8/13/2020	BBP	9:00 - 10:00 am
8/18/2020	Hearing Conservation	1:00 - 2:00 pm
8/19/2020	Protecting Children from Abuse	9:00 - 11:00 am
8/19/2020	Dealing with Difficult People	1:00 - 3:00 pm
8/20/2020	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/25/2020	Mower Safety	1:00 - 2:00 pm
8/26/2020	Dealing with Difficult People	9:00 - 11:00 am
8/26/2020	Protecting Children from Abuse	1:00 - 3:00 pm

About Zoom Training:

- 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.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Please [click here](#) for informative Zoom operation details.
- Group Training procedures:
 - Please have one person register for the safety training webinar.

- Please complete the Group sign in sheet (link to sign in sheet below) and send it to ndougherty@jamontgomery.com within 24 hours of training completion.

<https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

Questions? Please contact Natalie Dougherty at ndougherty@jamontgomery.com or (856) 552-4738.

RESOLUTION NO. 31-20

**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 July 27, 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 July 27, 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 July 27, 2020.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

July 27, 2020

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960000433	M. Mesday	Worker Compensation	PAR
3960001166	A. Kuligoski	Worker Compensation	PAR
3960001596	J. Guo	Liability	PAR

APPENDIX I

MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – June 22, 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

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
Ana-Eliza Bauersachs, Esq., Capehart Scatchard
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN OF APRIL 27, 2020

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 27, 2020

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

CORRESPONDENCE: None

SAFETY COMMITTEE REPORTS: Mr. Prince advised the Safety and Accident Review Committee Meetings were postponed until we return to the office. Mr. Prince reported he would attend those meetings as his colleague, Barry Sloane retired. Mr. Prince advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met prior to the Commission Meeting and reviewed the PARS that would be presented during closed session.

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 month of May was included in agenda. Executive Director advised there were 3 certificate of insurances issued during May. Executive Director noted there were no certificate request for the month of April.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT
FOR THE MONTH OF MAY**

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on April 23, 2020. A summary report was included in the agenda. Executive Director advised the NJCE website now included the Safety Director's Bulletins pertaining to COVID-19 along with other resource information. Executive Director advised the Board of Fund Commissioners adopted resolutions offering membership to both Essex County and Sussex County. Executive Director noted Essex County decided to stay with their current carrier due to the COVID pandemic and Sussex County was renewing on 1/1/21. Executive Director reported the NJCE issued an RFP for a Learning Management System, however he thought another RFP

would need to be re-issued as the responses were being disqualified. The Learning Management System would allow the Counties to have on-line training and recorded. Executive Director reported a contract was awarded to Citta, Holzapfel & Zabarsky as Litigation Manager and also to Bowman and Company as the Auditor. Executive Director said price quotes were requested for the position of Payroll Auditor and Actuary. Executive Director said Ed Cooney was actively working with the NJCE Cyber Task Force. Executive Director advised the NJCE postponed the luncheon scheduled for June 25th celebrating 10 years of the Fund and hoped it could be rescheduled for some time in October.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the April Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,574,163 as of April 30, 2020. Executive Director also referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,429,181 of the surplus was the MCIFC’s share of the NJCE equity. Executive Director noted dividends of \$615,168 released from the NJCE and MCIFC were displayed on line 9 of the report.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. As of April 30, 2020 the Fund had a surplus of \$16,247,540 and the cash balance was \$30,058,449. 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 April 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.

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 May and June Bill Lists, Resolutions 24-20 and 25-20 were included in the agenda.

MOTION TO APPROVE RESOLUTION 24-20, MAY BILL LIST

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

MOTION TO APPROVE RESOLUTION 25-20 JUNE 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 Inservco Services, especially Yvonne Frey and Richard Crooks for tacking the flurry of law suits that were received regarding the Art All Night shooting incident in June of 2018. Mr. Adezio noted other than that he did not have anything to report.

CLAIMS SERVICE: Ms. Conciella advised she would provide an update of the COVID claims within the NJCE. Ms. Conciella reported there were 578 exposure claims, 204 positive claims and 5 fatalities. Ms. Conciella indicated if anyone had any questions they should reach out to her or Robyn Walcoff. In response to Chair Nazzaro's inquiry, Ms. Conciella advised the claims she mentioned were all worker compensation, however there was 1 liability claim from another County.

A brief discussion on a lawsuit against the PATH and COVID liability claims took place. Executive Director spoke about Title 59 and how it was favorable for public entities. Ms. Walcoff pointed out on the liability issues Judge Millard, Litigation Manager for the NJCE, was engaged early on and asked him to prepare a memo on the tort immunities and liability. Judge Millard would also be used as a resource for his perspective. Ms. Walcoff advised the memo was shared with the NJCE Fund Attorney. Executive Director suggested checking with the Fund Attorney to see if the memo could be shared with the Commissioners.

CLAIMS SERVICE: Ms. Fowlkes advised Resolution 26-20, Disclosure of Liability Claims Check Registers was included in the agenda along with a copies of the check registers for April 1, 2020 to April 30, 2020 and May 1, 2020 to May 31, 2020.

**MOTION TO APPROVE RESOLUTION 26-20 AUTHORIZING
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS**

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

INSERVCO INSURANCE SERVICES, INC. STEWARDSHIP REPORTS: Ms. Zeiders advised she would review the liability and worker compensation stewardship reports that were distributed by e-mail prior to the meeting. Ms. Zeiders referred to page 5 of the report "Claim Summary by Policy Period" for the past 3 years. Ms. Zeiders noted in 2017 there were 274 claims, 2018 had 368 and then in 2019 the claim amount was reduced to 223 which was a good trend. Ms. Zeiders also noted in August of 2019 Qual Lynx started handling the property claims. Ms. Zeiders continued to review the report and asked if anyone had questions. Executive Director asked if there was a way to identify for specifically the 81 claims categorized as "injured". Ms. Zeiders advised she would review the reports.

Ms. Zeiders advised she would now provide some highlights of the worker compensation report. Ms. Zeiders noted the information was for a three-year period and reported during 2017 there were 173 claims, 211 in 2018 and 202 in 2019. Ms. Zeiders reported the most claims were from the Correction Center followed by the Transportation and Infrastruct Department. Ms. Zeiders pointed

out most medical claims were reported on Wednesday, while lost time claims were reported on Monday. Ms. Zeiders indicated she was pleased that the amount of days to report a claim was down from 20 days to 7 days which was a great improvement. Ms. Zeiders reviewed the Top 5 Cause of Injury Chart. After a brief discussion, Ms. Zeiders advised she would see what other reports could be produced to break out the information further. Ms. Zeiders continued to review the report. Executive Director asked for more information on the 184 claims categorized as “no physical injury”. Ms. Zeiders advised that concluded the review of the Stewardship Reports unless anyone had any further questions. Ms. Nazzaro thanked Ms. Zeiders for the presentation and reports.

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
May	\$ 210,493	\$ 139,103	\$ 71,390	34%	54	39	57,112	72%

Ms. Rajsteter advised that concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised a copy of the Safety’s Director Report for April through June was included in the agenda. Mr. Prince reported the Safety Director Bulletins and Messages are distributed by e-mail to the Fund Commissioners, Risk Managers and Training Administrators and can also be found on the NJCE website, <https://njce.org>. Mr. Prince reported due to the current situation all instructor led training classes were on hold, however, a webinar style program was developed by J.A. Montgomery and a copy of the June/July Webinar Training Schedule was included in the agenda. Mr. Prince advised he conducted an accident investigation on June 15th at DOT and the report would be distributed later during the week. Mr. Prince also reported they were working on a Learning Management System, a dedicated safety institute of instructor-led and online training program and more information would follow. Mr. Prince advised that concluded his report unless anyone had any questions. Executive Director advised the MEL was partnering with Princeton Strategic Communication to present a webinar on *Facing and Embracing Crisis for your Municipality* on Tuesday, June 30th at 10:30. Executive Director indicated the MEL was inviting members of the NJCE to participate and he would send out the flyer with all of the pertinent information. Lastly, Mr. Prince reported there were a variety of safety videos that were short in duration on the website that could be utilized for toolbox or tailgate talks.

RISK MANAGER CONSULTANT: Ms. Purcell advised she did not have anything to report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: Mr. Adezio advised he would like to raise to the Insurance Commission and Professionals the new issue regarding the firefighting and foam issue. Mr. Adezio reported the County received a couple of subpoenas to produce relevant records regarding the use of a particular product at the fire academy and airport. Mr. Adezio advised this was reported to Inservco and he had received confirmation from Chubb for the policies in force this year. Mr. Adezio advised this would reach back to previous years so he needed to try to identify other policies so the carriers could be notified of this potential claim. Mr. Adezio explained the

Middlesex Water Company had sued the 3M Company alleging that 3M manufactured and distributed foam or other products they knew or should have known would damage the environment, Middlesex Water was damaged as a result. 3M was sending subpoenas to everyone in the area to try accumulate as much data as possible to see whom was using the products to draw more people into the case. Executive Director asked Ms. Walcoff to reach out to Mr. Adezio to offer assistance finding prior insurers. Mr. Borden requested that he and Ms. Purcell be included on any discussions.

Chair Nazzaro advised she had some questions regarding the impact of COVID and essential employees. Executive Director indicated there was some pending legislation on this. Executive Director asked Ms. Walcoff to send a copy of the legislation to Chair Nazzaro. Ms. Bauersachs advised she would also research.

Executive Director advised Chair Nazzaro to e-mail his office with any other questions she had and to copy Ed. Cooney. Executive Director reported Mr. Cooney was waiting to hear back from Safety National on their position as to whether the workers compensation claims were one occurrence and the importance was if there was one retention for the County Commission to share. In response to Chair Nazzaro's inquiry, Executive Director said all positive and exposure claims should be reported.

PUBLIC COMMENT: None

CLOSED SESSION: Chair Nazzaro read and requested a motion to approve Resolution 27-20 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 27-20 FOR EXECUTIVE SESSION

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

Executive Director advised anyone that was participating in closed session should hang up and call back again using the number and password provided prior to the meeting.

MOTION TO APPROVE THE PARS/SARS AS REVIEWED DURING CLOSED SESSION

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: 11:25 AM

Minutes prepared by:

Cathy Dodd, Assisting Secretary