



**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
MAY 5, 2025**

**MERCER COUNTY
MCDADE ADMINISTRATION BUILDING
640 SOUTH BROAD STREET
ROOM 211
TRENTON, NJ 08650-8068
1:30 PM**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Trenton Times, The Trentonian and the Princeton Packet
- (2) Filing advance written notice of this meeting with the Commissioners of the Mercer County Insurance Fund Commission,
- (3) Posting this notice on the public bulletin board of all members.

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: MAY 5, 2025
640 S. BROAD STREET, ROOM 211
TRENTON, NJ 08650-8068
1:30 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** March 24, 2025 Open Minutes.....Appendix I
March 24, 2025 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE:** None

- ☐ **SAFETY COMMITTEE** Verbal

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

- ☐ **TREASURER – Nicola Trasente**
Resolution 24-25 April Bill List - MotionPage 19
January Treasurer ReportsPages 20-21

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
Resolution 25-25 Authorizing Disclosure of Liability Claims Check RegisterPage 22
Liability Claim Payments 3-1-25 to 3-31-25Pages 23-24

- ☐ **MANAGED CARE – First MCO**
Monthly Summary Report.....Page 25

- ☐ **RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting**
Monthly Report.....Pages 26-36

- ☐ **RISK MANAGER CONSULTANT – Acrisure**
Monthly Report Verbal

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARs).....Pages 37-38**
Resolution 26-25 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/SARs as discussed in Executive Session (Roll Call Vote)***
- ☐ **MEETING ADJOURNMENT**

- ☐ **NEXT SCHEDULED MEETING: May 19, 2025, 1:30 PM**

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: May 5, 2025

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 5)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the month of March. There were (3) three certificates of insurance issued during the month.
- ☐ **Motion to approve the certificate of insurance report**
- ☐ **Property & Auto Physical Damage (APD) Deductible (Page 6)** – Enclosed on page 6 is a copy of the various Property deductible options and the additional cost associated with each. We await the Commissioners' decision on the preferred deductible amount. Once a deductible option is selected, the Plan of Risk Management will be updated to reflect the new deductible amount retroactive to January 1, 2025.
- ☐ **New Jersey Counties Excess Joint Insurance Fund (Pages 7-9)** - The NJCE met virtually on April 21, 2025. Included in the agenda on pages 7-9 is a summary report of the meeting. The NJCE is scheduled to meet again virtually on Monday, June 13, 2025 at 9:30 a.m.
- ☐ **2025 New Jersey Association of Counties Conference:** The 74th Annual Conference is scheduled to be held from May 7 to May 9 at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be sponsoring a Coffee Station this year. Harry Earle, Assistant Director of J.A. Montgomery Consulting, will present Artificial Intelligence and Risk Considerations for Local Government on Thursday, May 8 at 11:30 A.M.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 10-12)** – Included in the agenda on pages 10-12 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2025** the Commission has a surplus of **\$7,513,216**. Line 11 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 January 31, 2025 is **\$1,166,214**. The total cash balance is **\$13,705,899**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of January. As of January 31, 2025 the NJCE has a surplus of \$12,188,662. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$14,833,590.
- ☐ **Claims Tracking Reports (Pages 16-18)** - Included in the agenda on pages 16-18 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2025. The Executive Director will review the reports with the Commission.

❑ **Informational Items:**

- ❑ **Property Appraisals** – The County re-issued the RFP for Property Appraisals with a return date deadline of February 28th. A total of (8) eight proposals were received. We await the County’s decision on vendor selection.
- ❑ **2025 Meeting Schedule** – The next Commission meeting is scheduled for Monday, May 19, 2025 at 1:30 PM.

From 3/1/2025 To 4/1/2025

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Fulton Bank, NA I - County of Mercer	ISAOA/ATIMA PO Box 200061 Kennesaw, GA 30156	RE: Lease of the Mercer County Connections Office The Certificate Holder is Additional Insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and with respects to the lease of the Mercer County Connections Office.	3/7/2025 #5135474	GL AU EX WC OTH
H - Hamilton Township Board of I - County of Mercer	Education 90 Park Avenue Hamilton, NJ 08690	RE: Tulpehaking Nature Center Programs/Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Tulpehaking Nature Center's program/event at Lalor Elementary School located at 25 Barnt-Deklyn Road, Hamilton Township NJ. As respects the General Liability coverage, the policies do not have an exclusion for sexual abuse/molestation. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	3/13/2025 #5163941	GL AU EX WC OTH
H - Pennington Day, Inc. I - County of Mercer	PO Box 628 Pennington, NJ 08534	RE: Booth at Annual Pennington Day The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to Vendor agreement for booth at the annual Pennington Day, located in Pennington, NJ. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	3/24/2025 #5231509	GL AU EX WC OTH
Total # of Holders: 3				

MERCER COUNTY INSURANCE FUND COMMISSION
PROPERTY DEDUCTIBLE OPTIONS : MERCER COUNTY | LOSS FUND CONFIDENCE HIGH

Current Deductible:	25,000
Current Deductible Loss Fund:	170,015

Additional Cost to Lower Deductible:

New Deductible	Loss Fund	Expenses	Total Cost
10,000	\$ 69,052	\$ 9,667	\$ 78,719
5,000	\$ 110,004	\$ 15,399	\$ 125,403
2,500	\$ 139,426	\$ 19,518	\$ 158,944



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 21, 2025
Memo to: Board of Commissioners
Mercer County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF April Meeting

Executive Directors Report: The following items were discussed:

2025 New Jersey Association of Counties (NJAC) Conference: The 74th Annual Conference is scheduled from May 7th to May 9th at Caesar's in Atlantic City. In lieu of exhibiting, the Board of Fund Commissioners authorized the expenditure for the NJCE JIF to sponsor one of the conference's coffee stations, which includes easel signage and a half-page ad in the Conference Directory. In addition, J.A. Montgomery will conduct a workshop on *Artificial Intelligence and Risk Considerations for Local Government* on Thursday May 8th at 11:30AM.

Counties Cyber JIF initiative: At the request of NJAC's Executive Director John Donnadio, the Executive Director and Underwriting Manager will present on the feasibility of starting Cyber JIF for the Counties at their IT meeting session scheduled for Thursday May 8th as part of the NJAC conference.

Professional Services: The Fund Office in conjunction with the Qualified Purchasing Agent (QPA) and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation Manager via non-fair and open contracts with the incumbent professionals, for a term ending December 31, 2025. The Board of Fund Commissioners adopted a motion awarding the following services at the noted fees and terms. These services will be re-procured in October 2025 for a one-year term beginning January 1, 2026.

- **Actuary** – Award Actuarial Advantage for a 6-month contract in the amount of \$12,936.
- **Auditor** – Award Bowman & Company for an 8-month contract in the amount of \$19,664.
- **Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky an 8-month contract in the amount of \$295 per hour.
- **Payroll Auditor** - Award Bowman & Company for a 6-month contract in the amount of \$23,727.

The Fund Office is awaiting a proposal from Chertoff Group to provide continued Cyber Security Consulting Services. Upon receipt and review and if below the QPA threshold we will also re-procure their contract via non-fair and open contract.

NJCE – Boiler & Machinery: Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Below are some summary items from their 2024 Stewardship Report.

- From January 1st through December 31, 2024, Chubb risk engineers dedicated 519 hours visiting 199 NJCE JIF locations and inspecting 655 boilers and pressure vessels.

- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 58 hazardous code violations. 62% of said violations have been closed
- In 2024 Chubb risk engineers issued 7 risk engineering recommendations of which none have been complied with and closed.
- Chubb outlined a power surge claim which occurred in 2024.

Chubb has addressed all code violations and recommendations with the applicable member and the member's Risk Management Consultant (where applicable). In addition, Chubb is providing boiler control and water treatment courses free of charge to members; a copy of the flyer on the courses was submitted for information and will also be distributed to members.

MEL JIF A-2145 Position Paper: As previously reported, the New Jersey League of Municipalities and Municipal Excess Liability JIF issued a position paper on A-2145 opposing the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. PERMA has since met with bill sponsors and outlined opposition to the bill.

Claims Update:

2025 NJCE Claims Reporting Requirements: PERMA Claims finalized the 2025 claims reporting requirements and distributed to Third-Party Administrators via email on February 28th. A copy of the reporting requirements was submitted for information.

2025 NJCE Best Practices Workshop: As previously reported, the NJCE Best Practices Workshop is scheduled to be hosted this Fall 2025 in person, at Triad 1828 Centre in Camden, New Jersey. PERMA Claims distributed a survey to all NJCE Fund Commissioners at the end of February for suggested topics, dates and volunteers for the Planning Committee and will be resending the survey to obtain additional feedback.

Proposed workshop topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. To date, Janette Kessler (ACUA), Toni DePaola (Ocean County), Ashley Buono (BCIC) and Tim Sheehan (GCIC) have volunteered to serve on the Planning Committee.

NJCE Committees:

Safety Committee: The Safety Committee met on March 10th; minutes of the meeting were submitted for information. The Committee's remaining 2025 meeting dates are as follows: *Monday June 16th, Monday September 15th and Monday December 8th via Zoom at 10am.*

Membership Renewal: The Counties of Union, Hudson, Mercer and Ocean are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents will be sent to each respective County following the meeting.

Tracking Reports: Submitted for information was the revised year-end Financial Fast Track (FFT) as of December 31, 2024 and as of January 31, 2025; the year-end reflected a statutory surplus of \$11.9 million and the January FFT reflected a statutory surplus of \$12.1 million. Also submitted for information was the Expected Loss Ratio as of December 31, 2024 as well as the Regulatory Compliance Checklist as of 4/17/2025 which tracks contracts, compliance and other Fund business.

2025 MEL, MRHIF & NJCE Educational Seminar: As a reminder, the 15th Annual Educational Seminar will be held virtually over two sessions on Friday, April 25th and May 2nd from 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

NJGMIS: The Fund exhibited at the NJ GMIS conference on Wednesday April 9th at the Palace in Somerset, NJ. GMIS is an association of New Jersey government IT professionals and a state chapter of GMIS International, and their mission is to provide a forum for the exchange of ideas, information and experiences that foster members' knowledge of technology developments to better serve their organizations.

2025 Financial Disclosures: The Local Finance Board has issued notification, 2025-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline for filing is April 30th and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from February 2025 to May 2025, bulletins that were distributed and training sessions through June 2025. .

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2025.

Property Claims Administration Report

2025 Property Claims Administrator Transition: As a reminder, effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services. A notice with contact information and property claim reporting requirements will be distributed to members.

NJCE Claims Review Committee & Closed Session: The Claims Review Committee met prior to the Fund's meeting to review workers' compensation payment or settlement authority requests. Closed Session was requested so the full Board of Fund Commissioners could review a sizable workers' compensation claim as well as review property PARs greater than \$500,000 as per procedure adopted in October 2023. Closed Session invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session, the Board of Fund Commissioners approved the workers' compensation claims as amended as well as two property claims.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday June 13, 2025 at 9:30AM virtually.

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2025			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		737,868	737,868	82,805,775	83,543,643
2.	CLAIM EXPENSES					
		Paid Claims	353,643	353,643	27,777,280	28,130,924
		Case Reserves	30,580	30,580	6,009,668	6,040,248
		IBNR	(48,564)	(48,564)	2,242,181	2,193,618
		Excess Insurance Recoverable	(2,077)	(2,077)	(356,735)	(358,812)
		Discounted Claim Value	0	0	(169,214)	(169,214)
	TOTAL CLAIMS		333,583	333,583	35,503,180	35,836,763
3.	EXPENSES					
		Excess Premiums	350,574	350,574	30,539,305	30,889,879
		Administrative	53,227	53,227	6,416,772	6,469,999
	TOTAL EXPENSES		403,802	403,802	36,956,077	37,359,878
4.	UNDERWRITING PROFIT (1-2-3)		483	483	10,346,518	10,347,001
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		483	483	10,346,518	10,347,001
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	340,861	340,861
9.	DIVIDEND EXPENSE		0	0	(4,340,861)	(4,340,861)
10.	SURPLUS TRANSFER		0	0	0	0
11.	INVESTMENT IN JOINT VENTURE		0	0	1,166,214	1,166,214
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		483	483	7,512,732	7,513,215
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		0	0	699,067	699,067
	2015		0	0	686,038	686,038
	2016		0	0	996,731	996,731
	2017		0	0	2,764,510	2,764,510
	2018		0	0	2,321,667	2,321,667
	2019		0	0	1,676,209	1,676,209
	2020		0	0	364,311	364,311
	2021		0	0	(52,742)	(52,742)
	2022		0	0	(829,484)	(829,484)
	2023		(0)	(0)	(742,312)	(742,312)
	2024		(0)	(0)	(371,265)	(371,265)
	2025		483	483		483
TOTAL SURPLUS (DEFICITS)			483	483	7,512,732	7,513,216
TOTAL CASH						13,705,899

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	0	0	2,208,307	2,208,307
	Case Reserves	0	0	(1)	(1)
	IBNR	0	0	30,000	30,000
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(208)	(208)
TOTAL FY 2014 CLAIMS		0	0	2,238,099	2,238,099
FUND YEAR 2015					
	Paid Claims	0	0	2,772,863	2,772,863
	Case Reserves	0	0	(1)	(1)
	IBNR	0	0	22,500	22,500
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(245)	(245)
TOTAL FY 2015 CLAIMS		0	0	2,795,116	2,795,116
FUND YEAR 2016					
	Paid Claims	402	402	3,306,433	3,306,835
	Case Reserves	(402)	(402)	327,048	326,646
	IBNR	0	0	33,720	33,720
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(5,766)	(5,766)
TOTAL FY 2016 CLAIMS		0	0	3,661,435	3,661,435
FUND YEAR 2017					
	Paid Claims	394	394	2,543,394	2,543,788
	Case Reserves	(394)	(394)	47,489	47,095
	IBNR	0	0	26,710	26,710
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(1,237)	(1,237)
TOTAL FY 2017 CLAIMS		0	0	2,616,357	2,616,357
FUND YEAR 2018					
	Paid Claims	990	990	2,754,344	2,755,334
	Case Reserves	(990)	(990)	27,022	26,032
	IBNR	0	0	7,584	7,584
	Excess Insurance Recoverable	0	0	(986)	(986)
	Discounted Claim Value	0	0	(538)	(538)
TOTAL FY 2018 CLAIMS		0	0	2,787,426	2,787,426
FUND YEAR 2019					
	Paid Claims	2,783	2,783	2,885,466	2,888,249
	Case Reserves	(2,783)	(2,783)	137,865	135,083
	IBNR	0	0	43,421	43,421
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(2,677)	(2,677)
TOTAL FY 2019 CLAIMS		0	0	3,064,075	3,064,075
FUND YEAR 2020					
	Paid Claims	16,589	16,589	2,848,194	2,864,783
	Case Reserves	(29,517)	(29,517)	552,521	523,004
	IBNR	15,005	15,005	90,755	105,760
	Excess Insurance Recoverable	(2,077)	(2,077)	(355,749)	(357,826)
	Discounted Claim Value	0	0	(8,931)	(8,931)
TOTAL FY 2020 CLAIMS		0	0	3,126,790	3,126,790

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2021				
Paid Claims	5,384	5,384	2,462,391	2,467,776
Case Reserves	(19,486)	(19,486)	465,663	446,177
IBNR	14,102	14,102	247,569	261,671
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(13,171)	(13,171)
TOTAL FY 2021 CLAIMS	0	0	3,162,453	3,162,453
FUND YEAR 2022				
Paid Claims	28,970	28,970	2,768,681	2,797,651
Case Reserves	46,088	46,088	1,171,857	1,217,945
IBNR	(75,058)	(75,058)	303,010	227,952
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(31,053)	(31,053)
TOTAL FY 2022 CLAIMS	0	0	4,212,495	4,212,495
FUND YEAR 2023				
Paid Claims	55,450	55,450	1,756,809	1,812,259
Case Reserves	(60,348)	(60,348)	1,118,148	1,057,800
IBNR	4,897	4,897	745,398	750,295
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(40,948)	(40,948)
TOTAL FY 2023 CLAIMS	0	0	3,579,406	3,579,406
FUND YEAR 2024				
Paid Claims	242,377	242,377	1,470,398	1,712,774
Case Reserves	4,117	4,117	2,162,057	2,166,174
IBNR	(246,493)	(246,493)	691,515	445,021
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(64,442)	(64,442)
TOTAL FY 2024 CLAIMS	0	0	4,259,528	4,259,528
FUND YEAR 2025				
Paid Claims	306	306		306
Case Reserves	94,294	94,294		94,294
IBNR	238,983	238,983		238,983
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	0	0		0
TOTAL FY 2025 CLAIMS	333,583	333,583	0	333,583
COMBINED TOTAL CLAIMS	333,583	333,583	35,503,180	35,836,763
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.				
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$736,274 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	January 31, 2025		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,611,214	3,611,214	326,407,524	330,018,738
2.	CLAIM EXPENSES					
		Paid Claims	441,286	441,286	25,233,496	25,674,782
		Case Reserves	(1,859,642)	(1,859,642)	15,868,519	14,008,879
		IBNR	2,045,534	2,045,534	17,187,288	19,232,821
		Discounted Claim Value	(97,543)	(97,543)	(4,295,909)	(4,393,453)
		Excess Recoveries	0	0	(2,706,795)	(2,706,795)
	TOTAL CLAIMS		529,636	529,636	51,286,599	51,816,235
3.	EXPENSES					
		Excess Premiums	2,765,769	2,765,769	236,578,246	239,344,015
		Administrative	204,831	204,831	23,142,827	23,347,658
	TOTAL EXPENSES		2,970,600	2,970,600	259,721,073	262,691,673
4.	UNDERWRITING PROFIT (1-2-3)		110,978	110,978	15,399,852	15,510,830
5.	INVESTMENT INCOME		104,228	104,228	3,281,155	3,385,383
6.	PROFIT (4+5)		215,206	215,206	18,681,007	18,896,213
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		215,206	215,206	11,973,456	12,188,662
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		389	389	70,386	70,775
	2011		976	976	391,132	392,108
	2012		1,942	1,942	486,042	487,984
	2013		3,584	3,584	1,118,179	1,121,763
	2014		4,640	4,640	1,923,686	1,928,326
	2015		3,958	3,958	1,313,021	1,316,979
	2016		5,917	5,917	1,508,680	1,514,597
	2017		7,664	7,664	2,562,938	2,570,602
	2018		8,690	8,690	2,445,415	2,454,105
	2019		8,142	8,142	2,073,713	2,081,855
	2020		11,008	11,008	167,484	178,492
	2021		8,466	8,466	(672,764)	(664,298)
	2022		9,716	9,716	1,243,729	1,253,445
	2023		12,826	12,826	(4,462,718)	(4,449,892)
	2024		16,311	16,311	1,804,532	1,820,843
	2025		110,979	110,979		110,979
TOTAL SURPLUS (DEFICITS)			215,206	215,206	11,973,455	12,188,661
TOTAL CASH						14,833,590

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2025		
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	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	738,019	738,019
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	0	(10,622)	(10,622)
TOTAL FY 2011 CLAIMS		0	0	835,426	835,426
FUND YEAR 2012					
	Paid Claims	2,721	2,721	1,785,983	1,788,704
	Case Reserves	(2,721)	(2,721)	112,437	109,716
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	0	(11,571)	(11,571)
TOTAL FY 2012 CLAIMS		0	0	1,890,529	1,890,529
FUND YEAR 2013					
	Paid Claims	1,015	1,015	1,153,465	1,154,480
	Case Reserves	2,282	2,282	434,898	437,180
	IBNR	(3,297)	(3,297)	17,340	14,043
	Discounted Claim Value	0	0	(47,302)	(47,302)
TOTAL FY 2013 CLAIMS		0	0	1,558,401	1,558,401
FUND YEAR 2014					
	Paid Claims	0	0	864,533	864,533
	Case Reserves	(1)	(1)	82,575	82,574
	IBNR	1	1	21,077	21,078
	Discounted Claim Value	0	0	(11,153)	(11,153)
TOTAL FY 2014 CLAIMS		0	0	957,032	957,032
FUND YEAR 2015					
	Paid Claims	0	0	2,473,703	2,473,703
	Case Reserves	0	0	597,900	597,900
	IBNR	0	0	49,975	49,975
	Discounted Claim Value	0	0	(73,534)	(73,534)
TOTAL FY 2015 CLAIMS		0	0	3,048,044	3,048,044
FUND YEAR 2016					
	Paid Claims	3,484	3,484	1,392,569	1,396,053
	Case Reserves	(3,484)	(3,484)	1,125,747	1,122,263
	IBNR	0	0	39,497	39,497
	Discounted Claim Value	0	0	(109,929)	(109,929)
TOTAL FY 2016 CLAIMS		0	0	2,447,884	2,447,884
FUND YEAR 2017					
	Paid Claims	571	571	1,585,263	1,585,834
	Case Reserves	(671)	(671)	605,912	605,242
	IBNR	100	100	43,208	43,308
	Discounted Claim Value	0	0	(54,120)	(54,120)
TOTAL FY 2017 CLAIMS		0	0	2,180,263	2,180,263

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	0	0	1,620,907	1,620,907
	Case Reserves	(50,000)	(50,000)	440,557	390,557
	IBNR	50,000	50,000	227,389	277,389
	Discounted Claim Value	0	0	(63,964)	(63,964)
TOTAL FY 2018 CLAIMS		0	0	2,224,889	2,224,889
FUND YEAR 2019					
	Paid Claims	238,645	238,645	1,373,046	1,611,691
	Case Reserves	(245,711)	(245,711)	1,250,583	1,004,872
	IBNR	7,066	7,066	196,568	203,634
	Discounted Claim Value	0	0	(120,133)	(120,133)
TOTAL FY 2019 CLAIMS		0	0	2,700,064	2,700,064
FUND YEAR 2020					
	Paid Claims	647	647	1,377,955	1,378,602
	Case Reserves	40,189	40,189	4,808,620	4,848,809
	IBNR	(40,836)	(40,836)	1,461,677	1,420,841
	Discounted Claim Value	0	0	(836,712)	(836,712)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
TOTAL FY 2020 CLAIMS		0	0	4,104,745	4,104,745
FUND YEAR 2021					
	Paid Claims	6,976	6,976	3,333,352	3,340,328
	Case Reserves	(82,076)	(82,076)	2,146,382	2,064,306
	IBNR	75,101	75,101	1,107,209	1,182,310
	Discounted Claim Value	0	0	(425,157)	(425,157)
TOTAL FY 2021 CLAIMS		1	1	6,161,786	6,161,787
FUND YEAR 2022					
	Paid Claims	39,792	39,792	1,517,476	1,557,268
	Case Reserves	(389,888)	(389,888)	993,800	603,912
	IBNR	350,096	350,096	2,943,881	3,293,977
	Discounted Claim Value	0	0	(478,087)	(478,087)
TOTAL FY 2022 CLAIMS		0	0	4,977,070	4,977,070
FUND YEAR 2023					
	Paid Claims	(455,600)	(455,600)	5,267,964	4,812,364
	Case Reserves	(522,021)	(522,021)	1,324,351	802,330
	IBNR	977,621	977,621	5,533,584	6,511,205
	Discounted Claim Value	0	0	(906,005)	(906,005)
TOTAL FY 2023 CLAIMS		0	0	11,219,894	11,219,894
FUND YEAR 2024					
	Paid Claims	603,035	603,035	577,421	1,180,456
	Case Reserves	(605,539)	(605,539)	1,839,730	1,234,191
	IBNR	2,504	2,504	5,539,202	5,541,706
	Discounted Claim Value	0	0	(1,147,621)	(1,147,621)
TOTAL FY 2024 CLAIMS		0	0	6,808,732	6,808,732
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	0	0		0
	IBNR	627,178	627,178		627,178
	Discounted Claim Value	(97,543)	(97,543)		(97,543)
TOTAL FY 2025 CLAIMS		529,635	529,635	0	529,635
COMBINED TOTAL CLAIMS		529,636	529,636	51,286,599	51,816,235

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.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$1,147,062 due from the reinsurer for COVID-19 WC claims.

Mercer County Insurance Commission

CLAIM ACTIVITY REPORT

January 31, 2025

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	0	0	0	0	0	0	0	5	9	12	0	26
January-25	0	0	0	0	0	0	0	0	5	9	13	0	27
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	0	1
Limited Reserves													\$4,445
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$15,470	\$80,171	\$0	\$95,646
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$126	\$58,505	\$61,383	\$0	\$120,014
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$121	\$43,035	(\$18,788)	\$0	\$24,367
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$140	\$178,328	\$498,768	\$281,443	\$13	\$1,409,759
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	0	2	0	1	0	5	5	6	4	8	0	31
January-25	0	0	2	0	1	0	3	5	6	4	7	0	28
NET CHGE	0	0	0	0	0	0	-2	0	0	0	-1	0	-3
Limited Reserves													\$12,331
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$0	\$182,939	\$0	\$5,001	\$0	\$32,505	\$26,324	\$50,996	\$31,000	\$20,252	\$0	\$349,017
January-25	\$0	\$0	\$182,939	\$0	\$5,001	\$0	\$17,500	\$26,324	\$50,996	\$31,000	\$31,500	\$0	\$345,260
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$15,005)	\$0	\$0	\$0	\$11,248	\$0	(\$3,757)
Ltd Incurred	\$78,677	\$113,410	\$339,591	\$95,318	\$117,643	\$34,808	\$157,397	\$200,063	\$62,110	\$44,196	\$43,368	\$43,368	\$1,329,949
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	0	0	0	0	0	1	1	0	3	3	0	8
January-25	0	0	0	0	0	0	1	1	0	3	4	0	9
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	0	1
Limited Reserves													\$56,315
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$249,807	\$6,063	\$0	\$258,000	\$9,000	\$0	\$522,870
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$233,268	\$6,063	\$0	\$258,000	\$9,500	\$0	\$506,831
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$16,540)	\$0	\$0	\$0	\$500	\$0	(\$16,040)
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$252,336	\$10,987	\$49,169	\$304,984	\$23,415	\$23,415	\$1,031,061
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	0	6	3	2	5	21	13	24	16	40	0	130
January-25	0	0	6	3	2	5	21	13	24	16	44	8	142
NET CHGE	0	0	0	0	0	0	0	0	0	0	4	8	12
Limited Reserves													\$38,515
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$0	\$144,109	\$47,488	\$22,021	\$138,086	\$677,224	\$433,276	\$1,120,855	\$813,377	\$2,046,634	\$0	\$5,443,072
January-25	\$0	\$0	\$143,707	\$47,095	\$21,031	\$135,082	\$673,175	\$413,790	\$1,166,822	\$710,295	\$2,063,791	\$94,294	\$5,469,084
NET CHGE	\$0	\$0	(\$402)	(\$394)	(\$990)	(\$3,003)	(\$4,049)	(\$19,486)	\$45,967	(\$103,082)	\$17,157	\$94,294	\$26,012
Ltd Incurred	\$2,099,253	\$2,610,900	\$3,025,562	\$2,380,568	\$2,579,645	\$2,940,547	\$2,359,860	\$2,702,763	\$3,311,312	\$2,021,911	\$3,530,139	\$3,530,139	\$33,092,601
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	0	8	3	3	5	27	19	35	32	63	0	195
January-25	0	0	8	3	3	5	25	19	35	32	68	8	206
NET CHGE	0	0	0	0	0	0	-2	0	0	0	5	8	11
Limited Reserves													\$31,268
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$0	\$327,048	\$47,488	\$27,022	\$138,086	\$959,536	\$465,663	\$1,171,856	\$1,117,848	\$2,156,057	\$0	\$6,410,605
January-25	\$0	\$0	\$326,646	\$47,095	\$26,032	\$135,082	\$923,943	\$446,177	\$1,217,944	\$1,057,800	\$2,166,174	\$94,294	\$6,441,187
NET CHGE	\$0	\$0	(\$402)	(\$394)	(\$990)	(\$3,003)	(\$35,594)	(\$19,486)	\$46,088	(\$60,048)	\$10,117	\$94,294	\$30,583
Ltd Incurred	\$2,207,887	\$2,733,081	\$3,633,480	\$2,590,882	\$2,784,717	\$3,023,331	\$3,029,960	\$2,913,953	\$3,600,918	\$2,869,859	\$3,878,365	\$3,596,936	\$36,863,370

FUND YEARS 2021 2022 2023 2024 2025

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS AS OF January 31, 2025

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION												
2021	Budget	Current		49	MONTH TARGETED	Last Month		48	MONTH TARGETED	Last Year		37
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 01-Jan-24
PROPERTY	108,000	140	140	0.13%	100.00%	140	140	0.13%	100.00%	0	0	0.00%
GEN LIABILITY	134,000	200,063	200,063	149.30%	95.99%	200,063	200,063	149.30%	95.70%	181,807	181,807	135.68%
POL/EPL												
AUTO LIABILITY	104,000	10,987	10,987	10.56%	92.93%	10,987	10,987	10.56%	92.58%	9,687	9,687	9.31%
WORKER'S COMP	2,765,000	2,702,763	2,702,763	97.75%	99.46%	2,716,865	2,716,865	98.26%	99.40%	2,685,795	2,685,795	97.14%
TOTAL ALL LINES	3,111,000	2,913,953	2,913,953	93.67%	99.11%	2,928,055	2,928,055	94.12%	99.04%	2,877,289	2,877,289	92.49%
NET PAYOUT %	\$2,467,776				79.32%							
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION												
2022	Budget	Current		37	MONTH TARGETED	Last Month		36	MONTH TARGETED	Last Year		25
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 01-Jan-24
PROPERTY	125,000	178,328	178,328	142.66%	100.00%	392,884	392,884	314.31%	100.00%	0	0	0.00%
GEN LIABILITY	156,000	62,110	62,110	39.81%	90.78%	62,110	62,110	39.81%	90.15%	22,235	22,235	14.25%
POL/EPL	57,557	0	0	0.00%	90.78%	0	0	0.00%	90.15%	0	0	0.00%
AUTO LIABILITY	114,000	49,169	49,169	43.13%	87.77%	49,169	49,169	43.13%	87.18%	33,043	33,043	28.99%
WORKER'S COMP	2,806,000	3,311,312	3,311,312	118.01%	98.27%	3,236,375	3,236,375	115.34%	98.10%	3,332,494	3,332,494	118.76%
TOTAL ALL LINES	3,258,557	3,600,918	3,600,918	110.51%	97.48%	3,740,537	3,740,537	114.79%	97.27%	3,387,772	3,387,772	103.97%
NET PAYOUT %	\$2,382,974				73.13%							
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION												
2023	Budget	Current		25	MONTH TARGETED	Last Month		24	MONTH TARGETED	Last Year		13
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 01-Jan-24
PROPERTY	145,000	498,768	498,768	343.98%	100.00%	895,437	895,437	617.54%	100.00%	0	0	0.00%
GEN LIABILITY	206,000	44,196	44,196	21.45%	80.55%	44,196	44,196	21.45%	79.39%	120,936	120,936	58.71%
POL/EPL	58,996	0	0	0.00%	80.55%	0	0	0.00%	79.39%	0	0	0.00%
AUTO LIABILITY	133,000	304,984	304,984	229.31%	77.72%	304,984	304,984	229.31%	76.44%	290,585	290,585	218.48%
WORKER'S COMP	2,719,000	2,021,911	2,021,911	74.36%	94.20%	2,069,543	2,069,543	76.11%	93.51%	1,706,360	1,706,360	62.76%
TOTAL ALL LINES	3,261,996	2,869,859	2,869,859	87.98%	92.67%	3,314,160	3,314,160	101.60%	91.96%	2,117,881	2,117,881	64.93%
NET PAYOUT %	\$1,812,059				55.55%							
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION												
2024	Budget	Current		13	MONTH TARGETED	Last Month		12	MONTH TARGETED	Last Year		1
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 01-Jan-24
PROPERTY	148,000	281,443	281,443	190.16%	95.63%	280,171	280,171	189.30%	95.24%	0	0	0.00%
GEN LIABILITY	184,000	43,368	43,368	23.57%	62.24%	30,370	30,370	16.51%	60.18%	0	0	0.00%
POL/EPL	58,000	0	0	0.00%	62.24%	0	0	0.00%	60.18%	0	0	0.00%
AUTO LIABILITY	115,000	23,415	23,415	20.36%	54.16%	22,915	22,915	19.93%	51.17%	0	0	0.00%
WORKER'S COMP	2,930,000	3,530,139	3,530,139	120.48%	70.13%	3,292,416	3,292,416	112.37%	64.07%	62,100	62,100	2.12%
TOTAL ALL LINES	3,435,000	3,878,365	3,878,365	112.91%	70.14%	3,625,872	3,625,872	105.56%	64.71%	62,100	62,100	1.81%
NET PAYOUT %	\$1,712,191				49.85%							
CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION												
2025	Budget	Current		1	MONTH TARGETED	Last Month		0	MONTH TARGETED	Last Year		-11
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 01-Jan-24
PROPERTY	215,000	0	0	0.00%	6.00%	0	0	0.00%	0.00%			N/A
GEN LIABILITY	212,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A
POL/EPL	58,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A
AUTO LIABILITY	129,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A
WORKER'S COMP	3,389,000	94,600	94,600	2.79%	0.50%	0	0	0.00%	0.00%			N/A
TOTAL ALL LINES	4,003,000	94,600	94,600	2.36%	0.85%	0	0	0.00%	0.00%	0	0	N/A
NET PAYOUT %	\$306				0.01%							

FUND YEARS 2014 2015 2016 2017 2018 2019 2020

<div style="text-align: center;"> Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS AS OF January 31, 2025 </div>													
CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION													
2014	Budget	Current		133		Last Month		132		Last Year		121	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	124,157	78,677	78,677	63.37%	96.50%	78,677	78,677	63.37%	96.50%	78,677	78,677	63.37%	96.50%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%
WORKER'S COMP	4,356,301	2,099,253	2,099,253	48.19%	100.00%	2,099,253	2,099,253	48.19%	100.00%	2,134,925	2,134,925	49.01%	100.00%
TOTAL ALL LINES	4,669,797	2,207,887	2,207,887	47.28%	99.82%	2,207,887	2,207,887	47.28%	99.82%	2,224,492	2,224,492	47.64%	99.82%
NET PAYOUT %	\$2,207,887			47.28%									
CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION													
2015	Budget	Current		121		Last Month		120		Last Year		109	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	155,896	113,410	113,410	72.75%	96.50%	113,410	113,410	72.75%	96.50%	41,898	41,898	26.88%	96.50%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%
WORKER'S COMP	4,449,750	2,610,900	2,610,900	58.68%	100.00%	2,610,900	2,610,900	58.68%	100.00%	2,650,772	2,650,772	59.57%	100.00%
TOTAL ALL LINES	4,818,174	2,733,081	2,733,081	56.72%	99.80%	2,733,081	2,733,081	56.72%	99.80%	2,699,639	2,699,639	56.03%	99.80%
NET PAYOUT %	\$2,733,081			56.72%									
CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION													
2016	Budget	Current		109		Last Month		108		Last Year		97	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	80,948	99	99	0.12%	100.00%	99	99	0.12%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	155,896	339,591	339,591	217.83%	96.50%	339,591	339,591	217.83%	96.50%	9,591	9,591	6.15%	96.50%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%
WORKER'S COMP	4,616,644	3,025,562	3,025,562	65.54%	100.00%	3,025,562	3,025,562	65.54%	100.00%	3,021,352	3,021,352	65.44%	100.00%
TOTAL ALL LINES	4,985,068	3,633,480	3,633,480	72.89%	99.81%	3,633,480	3,633,480	72.89%	99.81%	3,299,171	3,299,171	66.18%	99.81%
NET PAYOUT %	\$3,306,834			66.33%									
CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION													
2017	Budget	Current		97		Last Month		96		Last Year		85	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	159,000	95,318	95,318	59.95%	96.50%	95,318	95,318	59.95%	96.50%	93,428	93,428	58.76%	96.50%
AUTO LIABILITY	134,000	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%
WORKER'S COMP	4,709,000	2,380,568	2,380,568	50.55%	100.00%	2,380,568	2,380,568	50.55%	100.00%	2,369,736	2,369,736	50.32%	100.00%
TOTAL ALL LINES	5,085,000	2,590,882	2,590,882	50.95%	99.81%	2,590,882	2,590,882	50.95%	99.81%	2,502,755	2,502,755	49.22%	99.81%
NET PAYOUT %	\$2,543,787			50.03%									
CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION													
2018	Budget	Current		85		Last Month		84		Last Year		73	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	74,417	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	157,000	117,643	117,643	74.93%	96.50%	117,643	117,643	74.93%	96.50%	112,642	112,642	71.75%	96.50%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%
WORKER'S COMP	4,455,000	2,579,645	2,579,645	57.90%	100.00%	2,579,645	2,579,645	57.90%	100.00%	2,596,027	2,596,027	58.27%	100.00%
TOTAL ALL LINES	4,817,417	2,784,717	2,784,717	57.81%	99.80%	2,784,717	2,784,717	57.81%	99.80%	2,720,822	2,720,822	56.48%	99.80%
NET PAYOUT %	\$2,758,685			57.26%									
CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION													
2019	Budget	Current		73		Last Month		72		Last Year		61	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	75,000	19,053	19,053	25.40%	100.00%	19,053	19,053	25.40%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	160,000	34,808	34,808	21.75%	96.50%	34,808	34,808	21.75%	96.50%	37,853	37,853	23.66%	97.12%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%	96.93%
WORKER'S COMP	4,141,000	2,940,547	2,940,547	71.01%	100.00%	2,940,768	2,940,768	71.02%	100.00%	2,823,576	2,823,576	68.19%	99.90%
TOTAL ALL LINES	4,508,000	3,023,331	3,023,331	67.07%	99.79%	3,023,552	3,023,552	67.07%	99.79%	2,890,352	2,890,352	64.12%	99.70%
NET PAYOUT %	\$2,888,249			64.07%									
CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION													
2020	Budget	Current		61		Last Month		60		Last Year		49	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	132,813	260,367	260,367	196.04%	100.00%	260,367	260,367	196.04%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	149,000	157,397	157,397	105.64%	97.12%	172,402	172,402	115.71%	97.10%	54,013	54,013	36.25%	95.99%
POL/EPL													
AUTO LIABILITY	116,000	252,336	252,336	217.53%	96.39%	256,336	256,336	220.98%	96.17%	205,093	205,093	176.80%	92.93%
WORKER'S COMP	3,069,000	3,096,135	2,359,860	76.89%	99.90%	3,096,135	3,096,135	100.88%	99.88%	2,947,686	2,947,686	96.05%	99.46%
TOTAL ALL LINES	3,466,813	3,766,234	3,029,960	87.40%	99.67%	3,785,239	3,785,239	109.18%	99.64%	3,206,792	3,206,792	92.50%	99.12%
NET PAYOUT %	\$2,506,957			72.31%									

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 24-25

APRIL 2025

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 Fund 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 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/25	4.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 04/25	15,651.91
		15,656.05
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 04/25	732.25
		732.25
INSERVCO INSURANCE SERVICES	CLAIM SERVICE FEE INV 0396-0425	17,833.33
		17,833.33
J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 04/25	12,209.83
		12,209.83
ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEE 04/25	5,291.74
		5,291.74
	Total Payments FY 2025	51,723.20
	TOTAL PAYMENTS ALL FUND YEARS	51,723.20

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: 2025								
Month Ending: January								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	(77,626.45)	829,538.62	910,805.36	12,573,572.96	6,569.93	(294,187.94)	173,150.00	14,121,822.48
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	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	0.00
Invest Adj	0.00	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	0.00
Other *	19,919.70	0.00	0.00	0.00	0.00	0.00	0.00	19,919.70
TOTAL	19,919.70	0.00	0.00	0.00	0.00	0.00	0.00	19,919.70
EXPENSES								
Claims Transfers	20,059.70	1,750.00	12,539.50	319,294.13	0.00	0.00	0.00	353,643.33
Expenses	0.00	0.00	0.00	0.00	0.00	82,199.47	0.00	82,199.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	20,059.70	1,750.00	12,539.50	319,294.13	0.00	82,199.47	0.00	435,842.80
END BALANCE	(77,766.45)	827,788.62	898,265.86	12,254,278.83	6,569.93	(376,387.41)	173,150.00	13,705,899.38

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	January		
CURRENT FUND YEAR	2025		
Description:		MCIFC General A/C	MCIFC Claims A/C
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All			
Accts & instruments			
Opening Cash & Investment Balance	\$14,121,822.96	15,030,802.73	- 908,979.77
Opening Interest Accrual Balance	\$0.00	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,242,960.01	\$0.00	\$1,242,960.01
10 (Withdrawals - Sales)	-\$1,658,883.11	-\$1,325,159.48	-\$333,723.63
Ending Cash & Investment Balance	\$13,705,899.86	\$13,705,643.25	\$256.61
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$621,193.96	\$909.09	\$620,284.87
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$14,327,093.82	\$13,706,552.34	\$620,541.48
		-	-

RESOLUTION NO. 25-25

**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 March 24, 2025 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Mercer County Insurance Fund Commission pursuant to both the Open Public Meetings Act and the Open Public Records Act as follows:

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period March 1, 2025 to March 31, 2025 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 May 5, 2025.

CHRISTOPHER R. MARION, CHAIR

DATE

ATTEST:

ALEJANDRA M. SILVA

DATE

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2025 Thru 03/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions—Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2025 Thru 03/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	45282	3960003147 001	PEPPERS, BRUCE	1/6/2020	3/11/2025	NEW JERSEY COUNTIES EXCESS	3/24/2025	REIMBURSEMENT BALANCE OF SIR	33,267.50	233,267.50
C	45283	3960005105 001	ONYEZE, ASUMPTA	10/16/2024	10/16/2024	ASUMPTA ONYEZE	3/24/2025	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	1,596.92	1,596.92
Total for Coverage: Auto Liability							Number of entries: 2		234,864.42	234,864.42
Coverage: Auto Physical Damage										
C	45284	3960005132 001	COUNTY OF MERCER	3/7/2025	3/7/2025	GEORGE OLMEZER APPRAISAL	3/24/2025	STATEMENT 226321	140.00	140.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		140.00	140.00
Coverage: General Liability										
C	44998	3960005123 001	LITTLE, KRISTIN	8/2/2024	11/26/2024	WILENTZ GOLDMAN AND SPITZER	3/10/2025	INVOICE # 40878266	4,270.00	4,270.00
C	44999	3960005123 001	LITTLE, KRISTIN	8/1/2018	8/1/2018	KRISTIN LITTLE	3/10/2025	SETTLEMENT	86,710.00	86,710.00
C	45000	3960005123 001	LITTLE, KRISTIN	8/1/2018	8/1/2025	DONELSON D'ALESSANDRO &	3/10/2025	SETTLEMENT	46,424.00	46,424.00
Total for Coverage: General Liability							Number of entries: 3		137,404.00	137,404.00
Coverage: Police Professional										
C	44997	3960001188 001	GYORFFY, ANTHONY	1/8/2025	1/8/2025	RICHARD CELESTE	3/10/2025	SERVICES RENDERED	6,932.50	6,932.50
C	45281	3960005163 001	K, B	2/12/2025	2/27/2025	DILWORTH PAXSON LLP	3/24/2025	INVOICE 621376	2,625.00	2,625.00
Total for Coverage: Police Professional							Number of entries: 2		9,557.50	9,557.50
Coverage: Property										
C	45280	3960005155 001	MERCER COUNTY INSURAN	3/11/2025	3/11/2025	NEW JERSEY COUNTIES EXCESS	3/24/2025	PROPERTY DAMAGE REIMBURSEMENT	19,919.70	19,919.70
Total for Coverage: Property							Number of entries: 1		19,919.70	19,919.70
Total for Mercer County Ins Fund Comm - 396							Number of entries: 9		401,885.62	401,885.62



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 Uphold Appeals	# of Overturn Appeals	FMCO Fee	Net Savings
2019 & Prior	\$7,096,797	\$3,606,613	\$7,699,747	\$3,490,184	49%	5,534	4,732	802	86%	49	60	\$696,381	\$2,793,804
Total 2020	\$1,190,605	\$642,820	\$1,536,308	\$548,501	46%	914	822	92	90%	4	14	\$109,657	\$438,844
Total 2021	\$2,354,049	\$1,211,244	\$2,506,922	\$1,142,805	49%	1,008	934	74	93%	3	3	\$228,562	\$914,243
Total 2022	\$1,669,759	\$795,694	\$1,625,762	\$874,065	52%	964	911	53	95%	2	7	\$174,813	\$699,251
Total 2023	\$1,062,002	\$474,972	\$1,015,811	\$587,030	55%	805	778	27	97%	10	6	\$116,836	\$470,194
Total 2024	\$2,151,189	\$761,514	\$2,067,016	\$1,389,675	65%	889	865	24	97%	2	3	\$277,935	\$1,111,740
Jan-25	\$299,673	\$74,480	\$269,883	\$225,192	75%	97	94	3	97%	0	0	\$45,038	\$180,154
Feb-25	\$198,078	\$68,515	\$169,865	\$129,563	65%	73	73	0	100%	0	0	\$25,913	\$103,651
Mar-25	\$250,244	\$73,634	\$256,310	\$176,611	71%	238	234	4	98%	1	0	\$35,316	\$141,295
Total 2025	\$747,996	\$216,629	\$696,058	\$531,366	71%	408	401	7	98%	1	0	\$106,267	\$425,099
Total to Date	\$16,272,397	\$7,709,486	\$17,147,623	\$8,563,627	53%	10,522	9,443	1,079	90%	71	93	\$1,710,451	\$6,853,176

Report Run Date:04/01/2025

mcc



SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: April 25, 2025

DATE OF MEETING: May 5, 2025

MCIFC SERVICE TEAM

Paul Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Keith Hummel, Vice President, Law Enforcement Risk Control khummel@jamontgomery.com Office: 856-552-6862
Liam Callahan (Primary Contact), Senior Risk Control Consultant lcallahan@jamontgomery.com Office: 732-660-5020		Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949
Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738		

March – May 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 24:** Attended the MCIFC Safety Committee meeting.
- **March 24:** Attended the MCIFC meeting.
- **March 24:** Attended the MCIFC Claims Committee meeting.
- **March 25:** Conducted Respiratory Fit Testing and training for MCIFC Mosquito Control.
- **March 31:** Conducted a loss control visit at the Twin Rivers Branch Library.

- **April 25:** Conducted an assessment evaluation report on pesticides hazards and PPE for MCIFC Mosquito Control.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 5:** Plan to attend the MCIFC Safety Committee meeting.
- **May 5:** Plan to attend the MCIFC meeting.
- **May 5:** Plan to attend the MCIFC Claims Committee meeting.

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/safety/safety-bulletins/>.

- Landscape Material – Combustible Mulch
- Concession Stand-Best Practices
- Scissor Lift Mast Elevated Work Platforms - Best Practices

NJCE LIVE and ON DEMAND SAFETY TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (May through June 2025 Live Training Schedules and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1 - 22, 2025 (Start Date: July 1, 2025)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS)

Students/Users – Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org)).

(*) In-Person Training: Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

() PLEASE NOTE (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student **MUST** have access to a computer or device with a working **Camera** and **Microphone**.

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

May through June 2025 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
5/1/25	Shop and Tool Safety	8:30 - 9:30 am
5/1/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/25	Accident Investigation (Zoom Meeting) **	1:00 - 3:00 pm
5/2/25	Designated Employer Representative Training (DER) (Zoom Meeting) **	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	Implicit Bias in the Workplace	9:00 -10:30 am
5/5/25	Mower Safety	10:00 - 11:00 am
5/5/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
5/5/25	Personal Protective Equipment	1:00 - 3:00 pm
5/6/25	Bloodborne Pathogens	8:30 - 9:30 am
5/6/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
5/6/25	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
5/6/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/25	Playground Safety Inspections	7:30 - 9:30 am
5/7/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/7/25	Introduction to Communication Skills (Zoom Meeting) **	1:00 - 3:00 pm
5/8/25	Chainsaw Safety	11:00 - 12:00 pm
5/8/25	Chipper Safety	1:00 - 2:00 pm
5/9/25	Disaster Management	8:30 - 10:00 am
5/9/25	Hearing Conservation	11:00 - 12:00 pm
5/12/25	Flagger Skills and Safety	8:30 - 9:30 am
5/12/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/12/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/13/25	Preparing for First Amendment Audits	9:00 - 11:00 am
5/13/25	NJCE-Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
5/13/25	NJCE-Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	11:00 - 1:00 pm
5/14/25	Confined Space Entry	8:30 - 11:30 am

5/14/25	Asbestos Awareness	1:00 - 3:00 pm
5/15/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/16/25	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/16/25	Fire Safety	11:00 - 12:00 pm
5/16/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/19/25	NJCE-Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
5/19/25	Fall Protection Awareness	1:00 - 3:00 pm
5/19/25	High Performing Teams (Zoom Meeting) **	1:00 - 3:00 pm
5/20/25	Hearing Conservation	8:30 - 9:30 am
5/20/25	Preparing for the Unspeakable	9:00 - 10:30 am
5/20/25	Mower Safety	10:00 - 11:00 am
5/20/25	Driving Safety Awareness	1:00 - 2:30 pm
5/21/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/21 - 5/22/25	NJCE-Leadership Skills for Supervisors Workshop - TWO DAY (Camden)*	9:00 - 3:30 pm w/lunch brk
5/22/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
5/22/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/25	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/28/25	Personal Protective Equipment	10:00 - 12:00 pm
5/28/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/25	Confined Space Entry	8:30 - 11:30 am
5/30/25	NJCE EXPO Excavation, Trenching, and Shoring (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Flagger Work Zone Safety (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Practical Leadership - 21 Irrefutable Laws (Monmouth)*	8:30 - 11:30 am
6/2/25	Flagger Skills and Safety	8:30 - 9:30 am
6/2/25	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/25	Hearing Conservation	10:30 - 11:30 am
6/3/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/4/25	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/4/25	Fire Safety	10:30 - 11:30 am
6/4/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/6/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/9/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/9/25	Personal Protective Equipment	1:00 - 3:00 pm
6/10/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
6/10/25	Ethical Decision Making	9:00 - 11:30 am
6/10/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/11/25	Mower Safety	8:30 - 9:30 am
6/11/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/12/25	Confined Space Entry	8:00 - 11:00 am
6/12/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/12/ - 6/13/25	NJCE Leadership Skills for Supervisors Workshop - (2 Day) (Middlesex)*	9:00 - 3:30 pm w/lunch brk
6/13/25	Flagger Skills and Safety	8:30 - 9:30 am

6/13/25	Fall Protection Awareness	10:00 - 12:00 pm
6/16/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
6/16/25	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/25	Introduction to Understanding Conflict (Zoom Meeting)**	1:00 - 3:00 pm
6/17/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/17/25	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/18/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/25	NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex Co.)*	8:30 - 11:30 am
6/20/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
6/20/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/23/25	Personal Protective Equipment	8:30 - 10:30 am
6/23/25	Shop and Tool Safety	11:00 - 12:00 pm
6/23/25	Special Event Management (Zoom Meeting)	1:00 - 3:00 pm
6/24/25	Confined Space Entry	8:30 - 11:30 am
6/24/25	Hearing Conservation	1:00 - 2:00 pm
6/25/25	Driving Safety Awareness	9:00 - 10:30 am
6/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/26/25	Chipper Safety	7:30 - 8:30 am
6/26/25	Chainsaw Safety	9:00 - 10:00 am
6/26/25	Mower Safety	10:30 - 11:30 am
6/26/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
6/27/25	Fire Safety	8:30 - 9:30 am
6/27/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **	8:30 - 10:30 am
6/30/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.***

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).

- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- **Group Training Procedures:**
 - Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.
 - **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION:**

To submit the NJCE LIVE Group Sign-in Sheet you will click on: [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information.

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should Not be completed if the user logged in and viewed the training on their Own. Thank you.



2025 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Driver Safety Awareness (1 hour)
 - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
*October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

**Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety website](https://www.njce.org/Safety).
([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

(Please Note: Registration Links are available two months prior to class date. So please check back.)

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at ndougherty@jamontgomery.com with any questions.



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

NJCE LEADERSHIP ACADEMY

The New Jersey Counties Excess Joint Insurance Fund (NJCE) has created the "NJCE Leadership Academy" for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding their managerial skills. The program's goal is to enhance our leadership skills by offering varied, in-depth managerial training, as more fully described below. Individuals who complete the program's requirements within two years will receive plaques commemorating their graduation of the NJCE Leadership Academy.

Open Enrollment will be December 1-22 and June 1-22. Classes will be offered through [NJCE LIVE](#) and will be a combination of virtual and in-person at various locations throughout New Jersey. The student will complete the mandatory and elective within the two-years from your start date. If you have taken any of the classes before your enrollment, you will need to retake the class to complete the academy.



Complete within Two Years & Receive an NJCE Leadership Academy Plaque

MANDATORY

- The Power of Collaboration (JIF 101)*
- Ethics for NJ Local Government Employees**
- Practical Leadership – 21 Irrefutable Laws*
- Implicit Bias in the Workplace
- Protecting Children from Abuse in New Jersey Government Programs**
- Leadership Skills for Supervisors Workshop*
- Harassment in the Workplace for Elected Officials, Managers, & Supervisors*

ELECTIVES (4)

- Accident Investigation
- Building a Constitutionally Sound Police Department Through Training
- Career Survival for Managers, Administrators and Assistants
- CDL: Supervisors' Reasonable Suspicion
- Dealing with Difficult People
- Ethical Decision-Making
- Employee Conduct and Violence Prevention in the Workplace
- Fire Department Risk Management
- LE: Below 100
- LE: Career Survival for First Line Supervisor
- LE: Violence Prevention and Risk Considerations for Law Enforcement Officers When Interacting with Mental Health Consumers
- Microlearning Theory & Practices
- Preparing for First Amendment Audits
- Preparing for the Unspeakable
- Productive Meeting Best Practices
- Public Employers: What You Need to Know

Please note all the courses must be taken via the [LIVE training](#) (i.e., Zoom or in-person). Any online course modules offered on the NJCE LMS will not count towards completing the requirements of the Leadership Academy.

***In-Person - Must attend an in-person session to receive credit for the Leadership Academy.**

**** Hybrid - Sessions held in-person and virtually throughout the year.**



NJCE LE LEADERSHIP ACADEMY

The New Jersey Counties Excess Joint Insurance Fund (NJCE) has created the "NJCE Leadership Academy" for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding their managerial skills. The program's goal is to enhance our leadership skills by offering varied, in-depth managerial training, as more fully described below. Individuals who complete the program's requirements within two years will receive plaques commemorating their graduation of the NJCE Leadership Academy.

Classes will be offered through **NJCE LIVE** and will be a combination of virtual and in-person at various locations throughout New Jersey. The student will complete the mandatory and elective within the two-years from your start date. If you have taken any of the classes before your enrollment, you will need to retake the class to complete the academy.



Complete within Two Years & Receive an NJCE Leadership Academy Plaque

LAW ENFORCEMENT MANDATORY (6)

- The Power of Collaboration (JIF 101)*
- Ethics for NJ Local Government Employees**
- Practical Leadership — 21 Irrefutable Laws*
- Protecting Children from Abuse in NJ Government Programs**
- LE: Violence Prevention and Risk Considerations for Law Enforcement Officers When Interacting with Mental Health Consumers
- Harassment in the Workplace for Elected Officials, Managers & Supervisors*

ELECTIVES (4)

- Accident Investigation
- CDL: Supervisors' Reasonable Suspicion
- Dealing with Difficult People
- Ethical Decision-Making
- Employee Conduct and Violence Prevention in the Workplace
- Fire Department Risk Management
- LE: Below 100*
- LE: Career Survival for First Line Supervisors*
- Microlearning Theory & Practices
- Preparing for First Amendment Audits
- Preparing for the Unspeakable
- Productive Meeting Best Practices
- Public Employers: What You Need to Know
- Implicit Bias in the Workplace

Please note all the courses must be taken via the **LIVE training** (i.e., Zoom or in-person). Any online course modules offered on the NJCE LMS will not count towards completing the requirements of the Leadership Academy.

***In-Person - Must attend an in-person session to receive credit for the Leadership Academy.**

**** Hybrid - Sessions held in-person and virtually throughout the year.**



LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

2025 Schedule & Locations

CLICK THE "DATE" BELOW TO REGISTER!
(THIS IS A TWO - DAY WORKSHOP)

March 13 & 14 | 9:00 AM to 3:30 PM
Atlantic Cape Community College (Mays Landing)

March 20 & 21 | 9:00 AM to 3:30 PM
Scotch Plains Fire Department (Union)

April 2 & 3 | 9:00 AM to 3:30 PM
Piscataway Community Center (YMCA) (Middlesex)

April 24 & 25 | 9:00 AM to 3:30 PM
Middletown Municipal Building (Monmouth)

May 21 & 22 | 9:00 AM to 3:30 PM
TRIAD1828 Centre (Camden)

June 12 & 13 | 9:00 AM to 3:30 PM
East Brunswick Library (Middlesex)

September 18 & 19 | 9:00 AM to 3:30 PM
Burlington County Emergency Training Center (Burlington)

October 7 & 8 | 9:00 AM to 3:30 PM
Hillsborough Township Municipal Building (Somerset)

November 13 & 14 | 9:00 AM to 3:30 PM
Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing education credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

Class size is limited.

Questions?
Natalie Dougherty
ndougherty@jamontgomery.com

NJCE LIVE Monthly Training Schedules

RESOLUTION NO. 26-25

**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 May 5, 2025.

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 May 5, 2025 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 May 5, 2025.

CHRISTOPHER R. MARION, CHAIR

DATE

ATTEST:

ALEJANDRA M. SILVA

DATE

PAYMENT AUTHORIZATION REQUESTS

May 5, 2025

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960003263	B. Valyo	Worker Compensation	SAR
3960005089	C. Smith	Worker Compensation	PAR
3960005082	J. Mule	Worker Compensation	PAR
3960005143	N. Manning-McCallum	Worker Compensation	PAR
3960005166	M. Prophete	Worker Compensation	PAR
3960005116	R. Markley	Worker Compensation	PAR
3960005167	N. Mauro	Worker Compensation	PAR
3960004132	D. Malave	Worker Compensation	SAR
3960003850	G. Hill	Worker Compensation	SAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 24, 2025
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
1:30 PM**

Meeting was called to order by Chairman Marion. Mr. Thorpe read the Open Public Meetings notice into the record.

Pledge of Allegiance

ROLL CALL OF COMMISSIONERS:

Christopher R. Marion	Present
Ana Montero	Present
Alejandra M. Silva	Present
Isamar Maldonado	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes
	PERMA Kerin Drumheiser
Managed Care Services	First MCO Nicole Hydock
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney - <i>Absent</i>
Risk Management Consultant	Acrisure Amy Pieroni
Treasurer	Nicola Trasente - <i>Absent</i>
Attorney	Paul Adezio, Esq.
Safety Director	J.A. Montgomery Consulting Liam Callahan - <i>Absent</i>

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Edwin Cruz, Mercer County
Susan Schaefer, Susan Schaefer, LLC
Brian Maitland, J.A. Montgomery
Amy Zeiders, Inservco
Kelly Guerriero, Inservco
Patti Fahy, Acrisure

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2025

Moved:	Commissioner Silva
Second:	Vice-Chair Montero
Roll Call Vote:	Unanimous

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Maitland advised that the Safety and Accident Review Committee did not conduct a meeting due to a laptop issue. With no questions, Mr. Maitland concluded his report.

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

CERTIFICATE OF INSURANCE REPORT – Executive Director referred to the certificate of insurance report from the NJCE which lists those certificates issued in the month of February. Executive Director reported that there was (1) one certificate of insurance issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Silva
Second:	Vice-Chair Montero
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported the NJCE held the Reorganization Meeting on February 27th and referred to the summary report of the meeting enclosed within the agenda. Executive Director advised that the NJCE is scheduled to meet again virtually on Monday, April 21, 2025 at 9:30 a.m.

2025 PROPERTY CLAIMS ADMINISTRATOR TRANSITION – Executive Director reported that effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services. Executive Director noted that the transition is going very well.

STEWARDSHIP REPORTS AS OF DECEMBER 31, 2024 – Executive Director advised that the Mercer County Insurance Fund Commission Stewardship Report as of 12/31/24 was distributed via email ahead of the meeting. Executive Director asked Ms. Zeiders to review the report for the Commissioners. Ms. Zeiders advised she would provide a high-level review of the liability and worker compensation stewardship reports that were distributed prior to the meeting. Ms. Zeiders referred to page 6 of the report “Claim Summary by Policy Period” for the past 3 years (2022, 2023, & 2024). Ms. Zeiders noted that the total number of claims are down for 2024. Ms. Zeiders reported that the 2024 net incurred was higher than the previous year and Inservco is preparing a report to take a closer look at claims that are \$100,000 or greater. Ms. Zeiders advised that the

report will be ready for the April Insurance Commission meeting. Ms. Zeiders then referred to page 8 of the report “Loss Summary by Location” for the past 3 years. Ms. Zeiders reported that Correction Center had the highest number of claims over the past 3 years with 191 and the Parks Commission/Park Facility had the second highest number of claims with 98. Ms. Zeiders proceeded to review pages 13-19 of the report “Timely Reporting – Average Days to Receive Indemnity vs Medical Only by Location” for the past 3 years and reviewed the averages by year. Ms. Zeiders noted that there are specific departments that skew the numbers. Vice-Chair Montero noted that in 2023 the Elections Department had a claim that took approximately 123 days to report and asked for additional information to be provided at the next Insurance Commission meeting. Ms. Zeiders indicated that she would provide additional information. Commissioner Silva said the County was reorganized and there are different names for some of the departments. Commissioner Silva requested that the departments be updated within the report to reflect the most current structure. Commissioner Silva advised that she would provide the updated information to Inservco. Ms. Zeiders proceeded to review pages 20-25 of the report “Top 5 – Cause of Injury – Frequency and Net Incurred; Top 5 – Type of Injury – Frequency and Net Incurred; and Top 5 – Part of Body – Frequency and Net Incurred Reporting” for the past 3 years. Commissioner Silva referred to the “Top 5 – Type of Injury” report and asked if the Contusion/Bruise type of injury determination is based on the claimant’s self-reporting. Ms. Zeiders advised that the report is based on how the claim was originally reported. Ms. Zeiders noted that Inservco does not go back and update the type of injury if there are changes. Commissioner Silva asked if it would be possible to update the type of injury when the claim is closed out so that the Net Incurred amount associated with the type of injury is more accurate. Ms. Zeiders said she would speak with her IT department to see if updates can be made throughout the claims process. Ms. Drumheiser added that when she worked for AmeriHealth and CRC, they would update the type of injury based on positive findings. Ms. Drumheiser further added that when multiple body parts were injured, they would categorize the type of injury based on the body part that was injured the most severely. Ms. Zeiders said she would speak to Ms. Drumheiser further regarding the updating process. Vice-Chair Montero referred to the “Recovery to Date by Policy Period Excess vs. Other” for the past 3 years report on page 26 and asked if there was anything that can be done to improve the amounts as the numbers are low. Ms. Zeiders said that the report only pertains to workers’ comp but noted that as soon as the adjuster receives a claim, they review the claim to determine whether there is a possibility for subrogation. Executive Director suggested that Inservco prepare a report that shows the auto claims subrogation history for the Commissioners. Executive Director further suggested that once the Commissioners review the report, they can determine how often they would like to have subrogation reports presented during the Insurance Commission meetings. With no further questions and/or comments, Ms. Zeiders concluded her report.

2025 RENEWAL OVERVIEW WEBINAR – Executive Director reported that the NJCE Underwriting Manager held a webinar on Monday, February 24 at 10 a.m. Executive Director noted that the webinar was well attended with 40 participants. Mr. Thorpe referred to the renewal presentation enclosed within the agenda and advised that a recording of the webinar is posted to njce.org.

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director reminded the Commissioners that the 15th Annual Educational Seminar will be held virtually again this year. Executive Director noted that there will be two sessions, Friday, April 25 and Friday, May 2, 9:00 AM to 12:00 PM. Executive Director advised that the link to register was e-mailed on February 26 and then referred to information on the seminar enclosed within the agenda.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of December enclosed within the agenda. Executive Director reported that as of December 31, 2024 the Commission has a surplus of \$7,413,813. Executive Director advised that line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of December 31, 2024 is \$1,067,294 and advised that the total cash balance is \$14,121,822.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of December. Executive Director reported that as of December 31, 2024 the NJCE has a surplus of \$10,922,231. Executive Director advised that Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551 and noted that the NJCE cash balance is \$34,304,464.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of December 31, 2024, were included in the agenda. Executive Director referred to a copy of the Claims Management Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

PROPERTY & AUTO PHYSICAL DAMAGE DEDUCTIBLE OPTIONS – Executive Director referred to the Property Deductible Options report that was distributed prior to the start of the meeting. Executive Director reported that the County’s current property and auto physical damage deductible is \$25,000. Executive Director referred to the alternate deductible options of \$10,000, \$5,000, and \$2,500 within the report along with the additional cost associated with each option. Chairman Marion said he will speak with the Commission Treasurer about the various options and will have a decision for the next Insurance Commission meeting. Executive Director recommended that the deductible change be made retroactive to January 1, 2025. Executive Director asked the County to produce a property and auto loss report for 2025 and said the Insurance Commission will reimburse the county for the 2025 losses where applicable.

With no questions, Executive Director concluded his report.

INFORMATIONAL ITEMS REPORT: Mr. Thorpe advised that he had two informational items for his report, none of which were action items.

PROPERTY APPRAISALS – Mr. Thorpe reported that the County re-issued the RFP for Property Appraisals on January 30th with a return date deadline of February 28th. Commissioner Maldonado advised that 8 proposals were received. Commissioner Maldonado said the County is in the process of evaluating the proposals and a decision will be made during one of the County Commissioner meetings in April.

2025 MEETING SCHEDULE – Mr. Thorpe advised that the next Commission meeting is scheduled for Monday, April 28, 2025 at 1:30 PM.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Marion advised the March Bill List; Resolution 21-25 was included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

MOTION TO APPROVE RESOLUTION 21-25: THE MARCH BILL LIST

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Roll Call Vote:	Unanimous

ATTORNEY: Mr. Adezio thanked Ms. Pieroni and Ms. Zeiders for their assistance in tracking down historical insurance information. Mr. Adezio asked if there were any updates regarding Amtrack’s insurance requirements for work being done on the Lincoln Avenue Bridge. Ms. Pieroni reported that she spoke with the Underwriting Manager regarding Amtrack’s insurance requirements that are not typically offered by Insurance

Commissions. Ms. Pieroni said the Underwriting Manager is reviewing the requirements further to decide on the best way to proceed. Ms. Pieroni said she will follow up with the Underwriting Manager.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Mr. Thorpe advised Resolution 22-25, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for February 1, 2025 to February 28, 2025.

**MOTION TO APPROVE RESOLUTION 22-25 AUTHORIZING DISCLOSURE
OF LIABILITY CLAIMS CHECK REGISTER**

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Roll Call Vote:	Unanimous

MANAGED CARE: Ms. Hydock advised she would review First MCO's report, which was included in the agenda for the month of February. Ms. Hydock provided the below information:

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Feb-25	\$ 198,078	\$ 68,515	\$ 129,563	65%	73	73	\$ 103,651	100%

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Maitland referred to the Safety Director's report for February and March enclosed within the agenda, which included all risk control and safety activities. Mr. Maitland then referred to the list of all training opportunities that are scheduled through the end of May 2025. Mr. Maitland asked if there were any questions and/or comments. Commissioner Silva asked if the Leadership Skills for Supervisors Workshop can be taken separately from the Leadership Academy. Mr. Maitland advised that the workshop can be taken without being enrolled in the Leadership Academy. Commissioner Silva then asked if there were any updates on the potential Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers training course for corrections officers interacting with inmates. Mr. Maitland advised that J.A. Montgomery is currently searching for an experienced instructor to develop and teach the course. With no further questions and/or comments, Mr. Maitland concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Pieroni advised that she had nothing further to report.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director requested a motion to approve Resolution 23-25 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 23-25 FOR EXECUTIVE SESSION

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

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

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Roll Call Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

MEETING ADJOURNED: 2:29 PM

Minutes prepared by:
Jason Thorpe, Assisting Secretary