



**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JUNE 9, 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: JUNE 9, 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:** May 5, 2025 Open Minutes.....Appendix I
May 5, 2025 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE: None**

- ☐ **SAFETY COMMITTEE** Verbal

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 3-19

- ☐ **TREASURER – Nicola Trasente**
Resolution 27-25 June Bill List - *Motion*Page 20
February Treasurer Reports.....Pages 21-22

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
Resolution 28-25 Authorizing Disclosure of Liability Claims Check RegisterPage 23
Liability Claim Payments 4-1-25 to 4-30-25Pages 24-25
Liability Claim Payments 5-1-25 to 5-31-25Pages 26-28

- ☐ **MANAGED CARE – First MCO**
Monthly Summary Report.....Page 29

- ☐ **RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting**
Monthly Report.....Pages 30-40

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARs).....Pages 41-42**
Resolution 29-25 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: July 28, 2025, 1:30 PM**

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: June 9, 2025

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Reports (Pages 5-7)** – Included in the agenda is the certificate of insurance reports from the NJCE which lists those certificates issued for the months of April and May. There was (1) one certificate of insurance issued during the month April and (6) six certificates issued during the month of May.
- ☐ **Motion to approve the certificate of insurance reports**
- ☐ **New Jersey Counties Excess Joint Insurance Fund** - The NJCE is scheduled to meet virtually on Friday, June 13, 2025 at 9:30 a.m.
- ☐ **Vanguard Claims Administration (Page 8)** – Included in the agenda on page 8 is information on how to report a claim to the NJCE JIF’s Third Party Administrator, Vanguard Claims Administration.
- ☐ **Boiler & Machinery (Page 9)** – Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. They are offering free training for Boiler Control and Water Treatment. Included in the agenda on page 9 is a flyer outlining the training. If anyone has any questions or issues with registering, they should contact the Fund Office.
- ☐ **Property & Auto Physical Damage (APD) Deductible (Page 10)** – Enclosed on page 10 is a copy of the various Property deductible options and the additional cost associated with each we previously presented for your consideration. Prior to selecting a deductible option, the Commissioners wanted to review 3 years of auto PD and property loss information within the County’s \$25,000 deductible. Once a decision is made the Plan of Risk Management will be updated to reflect the new deductible amount retroactive to January 1, 2025.
- ☐ **EMAS Block Repairs** – The Fund Office is requesting a copy of the report on the repairs made to the damaged EMAS blocks at Trenton-Mercer Airport.
- ☐ **Insurance Commission Auditor** - The Fund Office is asking if a final decision has been made on the appointment of an Insurance Commission Auditor for the 2024 Fund Year.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 11-13)** – Included in the agenda on pages 11-13 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2025** the Commission has a surplus of **\$6,938,470**. 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 February 28, 2025 is **\$1,166,214**. The total cash balance is **\$10,916,019**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 14-16)** – Included in the agenda on pages 14-16 is a copy of the NJCE Financial Fast Track Report for the month of February. As of February 28, 2025 the NJCE has a surplus of \$12,374,693. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$21,226,323.
- ❑ **Claims Tracking Reports (Pages 17-19)** - Included in the agenda on pages 17-19 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2025. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
 - ❑ **Best Practices Seminar** – The Best Practices Seminar will be taking place virtually on Thursday, October 30, 2025, 9:30 a.m. to 12:30 p.m. this year. Please mark your calendars and save the date. Additional details will be shared closer to the event.
 - ❑ **2025 Meeting Schedule** – The next Commission meeting is scheduled for Monday, July 28, 2025 at 1:30 PM.

From 4/1/2025 To 5/1/2025

Mercer County Insurance Comm.
Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - County of Hunterdon I - County of Mercer	Board of County Commissioners PO Box 2900 Flemington, NJ 08822	RE: Earth Day Festival The county of Hunterdon, including all elected and appointed Officials, all Employees and Volunteers, all Boards, Commissions and/or Authorities and their Board Members, Employees, and Volunteers are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to participation in the Earth Day Festival.	4/3/2025 #5289074	GL EX
Total # of Holders: 1				

From 5/1/2025 To 6/1/2025

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - NJ Dept of Military & Veterans I - County of Mercer	Affairs PO Box 340 Trenton, NJ 08625	RE: Veteran's Transportation Service- Contract #VL25T76 The Certificate Holder and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Mercer County T.R.A.D.E., contract #VL25T76 for veteran's transportation services.	5/13/2025 #5347556	GL AU EX WC OTH
H - First Presbyterian Church I - County of Mercer	320 Main Street Hightstown, NJ 08520	RE: Polling Location The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of premises as a polling location.	5/23/2025 #5353203	GL AU EX WC OTH
H - Trenton Board of Education I - County of Mercer	108 N. Clinton Avenue Trenton, NJ 08609	RE: Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as polling sites: Melvin H. Kreps Middle School 5 Kent Drive, Hightstown, NJ 08520 Ethel McKnight Elementary School 58 Twin Rivers Drive, East Windsor, NJ 08520 Perry L. Drew Elementary School 70 Twin Rivers Drive North, East Windsor, NJ 08520 Hightstown American Legion Post #148 895 Route 130 North, East Windsor, NJ 08520 Hightstown Elk's Lodge #1955 110 Hickory Corner Road, East Windsor, NJ 08520 East Windsor P.A.L. Building 30 Airport Road, East Windsor, NJ 08520 Meadow Lakes, Auditorium 300 Etra Road, East Windsor, NJ 08520 East Windsor Municipal Building 16 Lanning Blvd., East Windsor, NJ 08520 East Windsor Rescue Squad #1 47 One Mile Road, East Windsor, NJ 08520 St. James Village 719 St. James Place, East Windsor, NJ 08520	5/23/2025 #5353201	GL AU EX WC OTH
H - First Presbyterian Church I - County of Mercer	320 Main Street Hightstown, NJ 08520	RE: Polling Location The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of premises as a polling location.	5/23/2025 #5353202	GL AU EX WC OTH

From 5/1/2025 To 6/1/2025

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

H - Freedom Village Clubhouse I - County of Mercer	500 Ravens Road. Blvd. Robbinsville, NJ 08691	RE: Polling Location The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of premises as a polling location.	5/23/2025 #5353207	GL AU EX WC OTH
H - Trenton Board of Education I - County of Mercer	108 N. Clinton Avenue Trenton, NJ 08609	RE: Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as polling sites: Dr. Crosby Copland Sr. School 1200 Brunswick Ave, Trenton NJ 08638 Washington School 331 Emory Ave., Trenton, NJ 08611 Mott School 45 Stokley Ave., Trenton, NJ 08611 Hedgepeth/Williams School 301 Gladstone Ave., Trenton, NJ 08629 Joyce Kilmer School 1300 Stuyvesant Ave., Trenton, NJ 08618 Gregory School 500 Rutherford Ave., Trenton, NJ 08618 Monument School 145 Pennington Ave., Trenton, NJ 08618 Grace Dunn School 401 Dayton Street, Trenton, NJ 08610 P.J. Hill School 1010 East State Street, Trenton, NJ 08609 Holland Middle School 1001 West State Street, Trenton, NJ 08618 Paul Robeson Elementary School 643 Indiana Ave., Trenton, NJ 08638 Stokes School 915 Parkside Ave., Trenton, NJ 08618 Trenton Central High School 400 Chambers Street, Trenton, NJ 08609	5/28/2025 #5355453	GL AU EX WC OTH
Total # of Holders: 6				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE JIF)

CLAIM REPORTING SHEET

**Effective March 1, 2025, the Vanguard Claims Administration became the NJCE JIF's Third Party Administrator (TPA).*

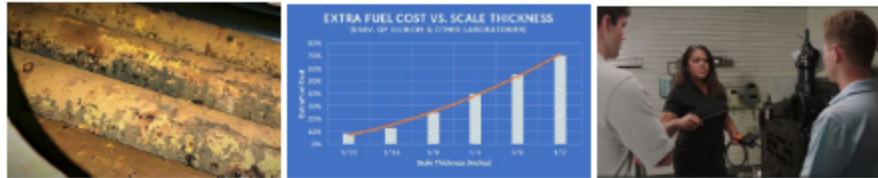
VANGUARD STAFF	TITLE	PHONE	EMAIL
Sarah Mentzer	Claims Supervisor	888-601-3200 Ext. 314	sarah.mentzer@vanguardclaims.com
Erica Harmeyer	Property Claims Examiner	888-601-3200 Ext. 324	erica.harmeyer@vanguardclaims.com
Melissa Weber-Dominguez	Property Claims Examiner	888-601-3200 Ext. 325	melissa.weber-dominguez@vanguardclaims.com
Madelyn Winter	Property Claims Examiner	888-601-3200 Ext. 317	Madelyn.Winter@vanguardclaims.com

1. **Cyber Claims:** All cyber claims should be *immediately* reported to the Cowbell Cyber Breach Hotline at (833) 633-8666, *then* submitted to the Vanguard Claims Administration at claims@vanguardclaims.com.
2. **Property Damage Claims:**
 - a. All commission members (except Union) should report their property damage claims directly to the Vanguard Claims Administration at claims@vanguardclaims.com.
 - b. All non-commission members (including Union) should report their property damage claims to their County Claims Administrator, who will report the claim to the Vanguard Claims Administration if needed.
3. **Auto Property Damage Claims:** All commission and non-commission members should report their auto property damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
4. **Equipment Breakdown Damage Claims:** All commission and non-commission members should report their equipment breakdown damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
5. **Crime Claims:** All crime claims should be reported directly to AIG at c-claim@aig.com.

If you need emergency assistance, please contact Zareena Majeed (zmajeed@permainc.com) at 203 – 721 – 5014 as well as Sarah Mentzer (sarah.mentzer@vanguardclaims.com) at 888-601-3200 Ext. 314.



Boiler Control and Water Treatment Courses Free for MEL JIF and NJCE JIF Members



Free Boiler Safety Training!

Don't let faulty controls and poor water treatment lead to costly boiler breakdowns! Join Chubb's free courses on boiler controls, safety devices, and water treatment, taught by expert risk engineers at our advanced Chubb Risk Engineering Center (in-person or virtual options available).

Ideal for low-pressure boiler operators and facilities management staff, these 3-hour sessions will help you improve maintenance practices to prevent accidents and boiler downtime.

Register now and empower your team!

[Click here to register for any of the sessions](#)

Topic	2025 Course Dates
Boiler Controls and Safety Devices - In Person	May 28 (9 AM ET), September 30 th (1 PM ET)
Water Treatment - In Person	May 28 (1 PM ET), September 30 th (9 AM ET)
Boiler Controls and Safety Devices - Virtual	December 9th (1 PM ET)
Water Treatment - Virtual	December 9th (9 AM ET)
Boiler Controls and Safety Devices (Spanish) - Virtual	June 24th (9 AM ET), October 9th (1 PM ET)

Boiler Controls and Safety Devices - Learn boiler control and safety device functions, their failure mechanism, proper testing and preventative maintenance, and NJ boiler operator requirements.

Water Treatment - Learn the fundamentals and importance of an effective water treatment program to better communicate with your chemical treatment vendor, internal management, boiler and HVAC system maintenance vendors.

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

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	737,868	1,475,736	82,805,775	84,281,511
2.	CLAIM EXPENSES				
	Paid Claims	229,770	583,414	27,777,280	28,360,694
	Case Reserves	222,056	252,636	6,009,668	6,262,304
	IBNR	(116,397)	(164,960)	2,242,181	2,077,221
	Excess Insurance Recoverable	(1,847)	(3,924)	(356,735)	(360,659)
	Discounted Claim Value	(14,201)	(14,201)	(169,214)	(183,416)
	TOTAL CLAIMS	319,381	652,964	35,503,180	36,156,144
3.	EXPENSES				
	Excess Premiums	350,574	701,148	30,539,305	31,240,453
	Administrative	53,227	106,454	6,416,772	6,523,226
	TOTAL EXPENSES	403,801	807,603	36,956,077	37,763,680
4.	UNDERWRITING PROFIT (1-2-3)	14,686	15,169	10,346,518	10,361,687
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	14,686	15,169	10,346,518	10,361,687
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	340,861	340,861
9.	DIVIDEND EXPENSE	(589,431)	(589,431)	(4,340,861)	(4,930,292)
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)	(574,745)	(574,262)	7,512,732	6,938,469
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	(339,431)	(339,431)	2,764,510	2,425,079
	2018	(250,000)	(250,000)	2,321,667	2,071,667
	2019	0	0	1,676,209	1,676,209
	2020	1	1	364,311	364,312
	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	14,685	15,168		15,168
TOTAL SURPLUS (DEFICITS)		(574,745)	(574,262)	7,512,732	6,938,470
TOTAL CASH					10,916,019

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 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	3,098	3,500	3,306,433	3,309,932
	Case Reserves	(1,782)	(2,184)	327,048	324,865
	IBNR	(1,316)	(1,316)	33,720	32,404
	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	0	394	2,543,394	2,543,788
	Case Reserves	0	(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	0	990	2,754,344	2,755,334
	Case Reserves	10,000	9,010	27,022	36,032
	IBNR	(10,000)	(10,000)	7,584	(2,417)
	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	9,658	12,441	2,885,466	2,897,907
	Case Reserves	(540)	(3,322)	137,865	134,543
	IBNR	(9,119)	(9,119)	43,421	34,302
	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	9,404	25,993	2,848,194	2,874,187
	Case Reserves	108,691	79,174	552,521	631,695
	IBNR	(116,249)	(101,244)	90,755	(10,489)
	Excess Insurance Recoverable	(1,847)	(3,924)	(355,749)	(359,673)
	Discounted Claim Value	0	0	(8,931)	(8,931)
TOTAL FY 2020 CLAIMS		(1)	(1)	3,126,790	3,126,789

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2021				
Paid Claims	57	5,441	2,462,391	2,467,833
Case Reserves	23,497	4,011	465,663	469,674
IBNR	(23,554)	(9,452)	247,569	238,117
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	6,607	35,577	2,768,681	2,804,258
Case Reserves	51,795	97,883	1,171,857	1,269,739
IBNR	(58,402)	(133,459)	303,010	169,551
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	4,137	59,587	1,756,809	1,816,396
Case Reserves	(4,137)	(64,484)	1,118,148	1,053,663
IBNR	0	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	182,545	424,922	1,470,398	1,895,320
Case Reserves	(20,062)	(15,945)	2,162,057	2,146,112
IBNR	(162,484)	(408,977)	691,515	282,538
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	14,264	14,570		14,570
Case Reserves	54,594	148,888		148,888
IBNR	264,725	503,709		503,709
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(14,201)	(14,201)		(14,201)
TOTAL FY 2025 CLAIMS	319,382	652,965	0	652,965
COMBINED TOTAL CLAIMS	319,381	652,964	35,503,180	36,156,144
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 \$407,747 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,611,214	7,222,427	326,407,524	333,629,951
2.	CLAIM EXPENSES				
	Paid Claims	1,121,516	1,562,802	25,233,496	26,796,298
	Case Reserves	(1,031,794)	(2,891,435)	15,868,519	12,977,086
	IBNR	539,046	2,584,580	17,187,288	19,771,867
	Discounted Claim Value	(97,543)	(195,086)	(4,295,909)	(4,490,996)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
	TOTAL CLAIMS	531,225	1,060,861	51,286,599	52,347,460
3.	EXPENSES				
	Excess Premiums	2,752,412	5,518,180	236,578,246	242,096,426
	Administrative	203,786	408,618	23,142,827	23,551,445
	TOTAL EXPENSES	2,956,198	5,926,798	259,721,073	265,647,871
4.	UNDERWRITING PROFIT (1-2-3)	123,790	234,768	15,399,852	15,634,620
5.	INVESTMENT INCOME	62,243	166,471	3,281,155	3,447,626
6.	PROFIT (4+5)	186,032	401,238	18,681,007	19,082,245
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	186,032	401,238	11,973,456	12,374,694
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	236	625	70,386	71,011
	2011	592	1,568	391,132	392,700
	2012	1,177	3,119	486,042	489,161
	2013	2,177	5,761	1,118,179	1,123,940
	2014	2,820	7,460	1,923,686	1,931,146
	2015	2,390	6,348	1,313,021	1,319,369
	2016	3,591	9,508	1,508,680	1,518,188
	2017	4,655	12,319	2,562,938	2,575,257
	2018	5,282	13,972	2,445,415	2,459,387
	2019	2,788	10,930	2,073,713	2,084,643
	2020	6,689	17,697	167,484	185,181
	2021	5,140	13,606	(672,764)	(659,158)
	2022	6,301	16,017	1,243,729	1,259,746
	2023	7,795	20,621	(4,462,718)	(4,442,097)
	2024	8,721	25,032	1,804,532	1,829,564
	2025	125,679	236,658		236,658
TOTAL SURPLUS (DEFICITS)		186,032	401,238	11,973,455	12,374,693
TOTAL CASH					21,226,323

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	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	(1,463)	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	1,463	1,463	3,000	4,463
	Discounted Claim Value	0	0	(10,622)	(10,622)
TOTAL FY 2011 CLAIMS		0	0	835,426	835,426
FUND YEAR 2012					
	Paid Claims	2,720	5,441	1,785,983	1,791,424
	Case Reserves	(2,720)	(5,441)	112,437	106,996
	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	2,867	3,882	1,153,465	1,157,347
	Case Reserves	(2,867)	(585)	434,898	434,313
	IBNR	0	(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	304	304	864,533	864,837
	Case Reserves	0	(1)	82,575	82,574
	IBNR	(304)	(303)	21,077	20,774
	Discounted Claim Value	0	0	(11,153)	(11,153)
TOTAL FY 2014 CLAIMS		0	0	957,032	957,032
FUND YEAR 2015					
	Paid Claims	588	588	2,473,703	2,474,291
	Case Reserves	(588)	(588)	597,900	597,312
	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	3,738	7,222	1,392,569	1,399,791
	Case Reserves	(3,738)	(7,222)	1,125,747	1,118,526
	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	640	1,210	1,585,263	1,586,473
	Case Reserves	(640)	(1,310)	605,912	604,602
	IBNR	0	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 February 28, 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	0	(50,000)	440,557	390,557	
IBNR	0	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	4,049	242,693	1,373,046	1,615,739	
Case Reserves	(102,456)	(348,167)	1,250,583	902,416	
IBNR	100,000	107,066	196,568	303,634	
Discounted Claim Value	0	0	(120,133)	(120,133)	
TOTAL FY 2019 CLAIMS	1,593	1,592	2,700,064	2,701,657	
FUND YEAR 2020					
Paid Claims	0	647	1,377,955	1,378,602	
Case Reserves	(495,373)	(455,184)	4,808,620	4,353,436	
IBNR	495,373	454,537	1,461,677	1,916,214	
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	6,121	13,097	3,333,352	3,346,449	
Case Reserves	(6,123)	(88,199)	2,146,382	2,058,183	
IBNR	0	75,101	1,107,209	1,182,310	
Discounted Claim Value	0	0	(425,157)	(425,157)	
TOTAL FY 2021 CLAIMS	(2)	(1)	6,161,786	6,161,785	
FUND YEAR 2022					
Paid Claims	128,830	168,622	1,517,476	1,686,098	
Case Reserves	(129,134)	(519,022)	993,800	474,778	
IBNR	304	350,400	2,943,881	3,294,281	
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	577,372	121,772	5,267,964	5,389,736	
Case Reserves	(36,821)	(558,842)	1,324,351	765,509	
IBNR	(540,551)	437,070	5,533,584	5,970,654	
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	395,752	998,787	577,421	1,576,208	
Case Reserves	(301,835)	(907,374)	1,839,730	932,356	
IBNR	(93,917)	(91,413)	5,539,202	5,447,789	
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	50,500	50,500		50,500	
IBNR	576,678	1,203,856		1,203,856	
Discounted Claim Value	(97,543)	(195,086)		(195,086)	
TOTAL FY 2025 CLAIMS	529,635	1,059,270	0	1,059,270	
COMBINED TOTAL CLAIMS	531,225	1,060,861	51,286,599	52,347,460	

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

February 28, 2025

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	0	0	0	0	0	0	5	9	13	0	27
February-25	0	0	0	0	0	0	0	0	3	9	15	5	32
NET CHGE	0	0	0	0	0	0	0	0	-2	0	2	5	5
Limited Reserves													\$4,100
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$126	\$58,505	\$61,383	\$0	\$120,014
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3	\$58,505	\$65,083	\$7,600	\$131,191
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$123)	\$0	\$3,700	\$7,600	\$11,177
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$140	\$592,882	\$498,768	\$285,143	\$15	\$1,828,015
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	2	0	1	0	3	5	6	4	7	0	28
February-25	0	0	2	0	2	0	3	5	7	4	6	1	30
NET CHGE	0	0	0	0	1	0	0	0	1	0	-1	1	2
Limited Reserves													\$12,325
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$0	\$182,939	\$0	\$5,001	\$0	\$17,500	\$26,324	\$50,996	\$31,000	\$31,500	\$0	\$345,260
February-25	\$0	\$0	\$182,939	\$0	\$15,001	\$0	\$17,500	\$26,324	\$60,996	\$31,000	\$31,000	\$5,000	\$369,760
NET CHGE	\$0	\$0	\$0	\$0	\$10,000	\$0	\$0	\$0	\$10,000	\$0	(\$500)	\$5,000	\$24,500
Ltd Incurred	\$78,677	\$113,410	\$339,591	\$95,318	\$127,643	\$34,808	\$157,397	\$200,063	\$72,110	\$44,196	\$42,868	\$42,868	\$1,348,949
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	0	0	0	0	1	1	0	3	4	0	9
February-25	0	0	0	0	0	0	1	1	0	3	5	0	10
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	0	1
Limited Reserves													\$50,783
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$233,268	\$6,063	\$0	\$258,000	\$9,500	\$0	\$506,831
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$233,268	\$6,063	\$0	\$258,000	\$10,500	\$0	\$507,831
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$0	\$1,000
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$252,336	\$10,987	\$49,169	\$304,984	\$25,415	\$25,415	\$1,035,061
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	6	3	2	5	21	13	24	16	44	8	142
February-25	0	0	6	3	2	5	21	14	24	16	36	16	143
NET CHGE	0	0	0	0	0	0	0	1	0	0	-8	8	1
Limited Reserves													\$39,531
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
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
February-25	\$0	\$0	\$141,925	\$47,095	\$21,031	\$134,543	\$780,320	\$437,287	\$1,208,740	\$706,158	\$2,039,529	\$136,288	\$5,652,916
NET CHGE	\$0	\$0	(\$1,782)	\$0	\$0	(\$540)	\$107,144	\$23,497	\$41,917	(\$4,137)	(\$24,262)	\$41,994	\$183,832
Ltd Incurred	\$2,099,253	\$2,610,900	\$3,026,878	\$2,380,568	\$2,579,645	\$2,949,666	\$2,476,109	\$2,726,317	\$3,359,836	\$2,021,911	\$3,687,423	\$3,687,423	\$33,605,930
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	8	3	3	5	25	19	35	32	68	8	206
February-25	0	0	8	3	4	5	25	20	34	32	62	22	215
NET CHGE	0	0	0	0	1	0	0	1	-1	0	-6	14	9
Limited Reserves													\$30,985
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
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
February-25	\$0	\$0	\$324,864	\$47,095	\$36,032	\$134,543	\$1,031,087	\$469,674	\$1,269,739	\$1,053,663	\$2,146,112	\$148,888	\$6,661,697
NET CHGE	\$0	\$0	(\$1,782)	\$0	\$10,000	(\$540)	\$107,144	\$23,497	\$51,795	(\$4,137)	(\$20,062)	\$54,594	\$220,509
Ltd Incurred	\$2,207,887	\$2,733,081	\$3,634,796	\$2,590,882	\$2,794,717	\$3,032,450	\$3,146,208	\$2,937,507	\$4,073,997	\$2,869,859	\$4,040,849	\$3,755,721	\$37,817,954

FUND YEARS 2021 2022 2023 2024 2025

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS AS OF February 28, 2025

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION													
2021	Budget	Current		50		Last Month		49		Last Year		38	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	MONTH TARGETED
PROPERTY	108,000	140	140	0.13%	100.00%	140	140	0.13%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	134,000	200,063	200,063	149.30%	96.23%	200,063	200,063	149.30%	95.99%	181,807	181,807	135.68%	91.38%
POL/EPL													
AUTO LIABILITY	104,000	10,987	10,987	10.56%	93.27%	10,987	10,987	10.56%	92.93%	9,687	9,687	9.31%	88.30%
WORKER'S COMP	2,765,000	2,726,317	2,726,317	98.60%	99.52%	2,702,763	2,702,763	97.75%	99.46%	2,682,887	2,682,887	97.03%	98.43%
TOTAL ALL LINES	3,111,000	2,937,507	2,937,507	94.42%	99.19%	2,913,953	2,913,953	93.67%	99.11%	2,874,381	2,874,381	92.39%	97.84%
NET PAYOUT %	\$2,467,833				79.33%								
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current		38		Last Month		37		Last Year		26	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	MONTH TARGETED
PROPERTY	125,000	592,882	592,882	474.31%	100.00%	178,328	178,328	142.66%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	156,000	72,110	72,110	46.22%	91.38%	62,110	62,110	39.81%	90.78%	22,235	22,235	14.25%	81.65%
POL/EPL	57,557	0	0	0.00%	91.38%	0	0	0.00%	90.78%	0	0	0.00%	81.65%
AUTO LIABILITY	114,000	49,169	49,169	43.13%	88.30%	49,169	49,169	43.13%	87.77%	33,043	33,043	28.99%	78.92%
WORKER'S COMP	2,806,000	3,359,836	3,359,836	119.74%	98.43%	3,311,312	3,311,312	118.01%	98.27%	3,363,203	3,363,203	119.86%	94.80%
TOTAL ALL LINES	3,258,557	4,073,997	4,073,997	125.02%	97.67%	3,600,918	3,600,918	110.51%	97.48%	3,418,481	3,418,481	104.91%	93.58%
NET PAYOUT %	\$2,804,258				86.06%								
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current		26		Last Month		25		Last Year		14	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	MONTH TARGETED
PROPERTY	145,000	498,768	498,768	343.98%	100.00%	498,768	498,768	343.98%	100.00%	0	0	0.00%	96.03%
GEN LIABILITY	206,000	44,196	44,196	21.45%	81.65%	44,196	44,196	21.45%	80.55%	106,836	106,836	51.86%	64.20%
POL/EPL	58,996	0	0	0.00%	81.65%	0	0	0.00%	80.55%	0	0	0.00%	64.20%
AUTO LIABILITY	133,000	304,984	304,984	229.31%	78.92%	304,984	304,984	229.31%	77.72%	290,585	290,585	218.48%	56.96%
WORKER'S COMP	2,719,000	2,021,911	2,021,911	74.36%	94.80%	2,021,911	2,021,911	74.36%	94.20%	1,959,597	1,959,597	72.07%	74.88%
TOTAL ALL LINES	3,261,996	2,869,859	2,869,859	87.98%	93.31%	2,869,859	2,869,859	87.98%	92.67%	2,357,018	2,357,018	72.26%	74.23%
NET PAYOUT %	\$1,816,196				55.68%								
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current		14		Last Month		13		Last Year		2	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	MONTH TARGETED
PROPERTY	148,000	285,143	285,143	192.66%	96.03%	281,443	281,443	190.16%	95.63%	0	0	0.00%	13.00%
GEN LIABILITY	184,000	42,868	42,868	23.30%	64.20%	43,368	43,368	23.57%	62.24%	1,000	1,000	0.54%	2.50%
POL/EPL	58,000	0	0	0.00%	64.20%	0	0	0.00%	62.24%	0	0	0.00%	2.50%
AUTO LIABILITY	115,000	25,415	25,415	22.10%	56.96%	23,415	23,415	20.36%	54.16%	8,000	8,000	6.96%	2.50%
WORKER'S COMP	2,930,000	3,687,423	3,687,423	125.85%	74.88%	3,530,139	3,530,139	120.48%	70.13%	167,794	167,794	5.73%	2.00%
TOTAL ALL LINES	3,435,000	4,040,849	4,040,849	117.64%	74.44%	3,878,365	3,878,365	112.91%	70.14%	176,794	176,794	5.15%	2.53%
NET PAYOUT %	\$1,894,737				55.16%								
CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION													
2025	Budget	Current		2		Last Month		1		Last Year		-10	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	MONTH TARGETED
PROPERTY	215,000	7,600	7,600	3.53%	13.00%	0	0	0.00%	6.00%			N/A	N/A
GEN LIABILITY	212,000	5,000	5,000	2.36%	2.50%	0	0	0.00%	1.00%			N/A	N/A
POL/EPL	58,000	0	0	0.00%	2.50%	0	0	0.00%	1.00%			N/A	N/A
AUTO LIABILITY	129,000	0	0	0.00%	2.50%	0	0	0.00%	1.00%			N/A	N/A
WORKER'S COMP	3,389,000	146,025	146,025	4.31%	2.00%	94,600	94,600	2.79%	0.50%			N/A	N/A
TOTAL ALL LINES	4,003,000	158,625	158,625	3.96%	2.64%	94,600	94,600	2.36%	0.85%	0	0	N/A	N/A
NET PAYOUT %	\$9,737				0.24%								

FUND YEARS 2014 2015 2016 2017 2018 2019 2020

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS AS OF February 28, 2025

CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION												
2014	Budget	Current		134	MONTH TARGETED	Last Month		133	MONTH TARGETED	Last Year		122
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24
PROPERTY	62,322	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	100.00%	0	0	0.00%
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%
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%
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%
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%
NET PAYOUT %	\$2,207,887			47.28%								99.82%
CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION												
2015	Budget	Current		122	MONTH TARGETED	Last Month		121	MONTH TARGETED	Last Year		110
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24
PROPERTY	80,948	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	100.00%	0	0	0.00%
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%
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%
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%
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%
NET PAYOUT %	\$2,733,081			56.72%								99.80%
CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION												
2016	Budget	Current		110	MONTH TARGETED	Last Month		109	MONTH TARGETED	Last Year		98
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24
PROPERTY	80,948	99	99	0.12%	100.00%	99	99	0.12%	100.00%	0	0	0.00%
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%
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%
WORKER'S COMP	4,616,644	3,026,878	3,026,878	65.56%	100.00%	3,025,562	3,025,562	65.54%	100.00%	3,021,352	3,021,352	65.44%
TOTAL ALL LINES	4,985,068	3,634,796	3,634,796	72.91%	99.81%	3,633,480	3,633,480	72.89%	99.81%	3,299,171	3,299,171	66.18%
NET PAYOUT %	\$3,309,932			66.40%								99.81%
CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION												
2017	Budget	Current		98	MONTH TARGETED	Last Month		97	MONTH TARGETED	Last Year		86
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24
PROPERTY	83,000	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	100.00%	0	0	0.00%
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%
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%
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%	2,396,427	2,396,427	50.89%
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%	2,529,446	2,529,446	49.74%
NET PAYOUT %	\$2,543,787			50.03%								99.81%
CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION												
2018	Budget	Current		86	MONTH TARGETED	Last Month		85	MONTH TARGETED	Last Year		74
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24
PROPERTY	74,417	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%	0	0	0.00%
GEN LIABILITY	157,000	127,643	127,643	81.30%	96.50%	117,643	117,643	74.93%	96.50%	112,642	112,642	71.75%
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%
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%	2,588,131	2,588,131	58.09%
TOTAL ALL LINES	4,817,417	2,794,717	2,794,717	58.01%	99.80%	2,784,717	2,784,717	57.81%	99.80%	2,712,927	2,712,927	56.31%
NET PAYOUT %	\$2,758,685			57.26%								99.80%
CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION												
2019	Budget	Current		74	MONTH TARGETED	Last Month		73	MONTH TARGETED	Last Year		62
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24
PROPERTY	75,000	19,053	19,053	25.40%	100.00%	19,053	19,053	25.40%	100.00%	0	0	0.00%
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%
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%
WORKER'S COMP	4,141,000	2,949,666	2,949,666	71.23%	100.00%	2,940,547	2,940,547	71.01%	100.00%	2,823,576	2,823,576	68.19%
TOTAL ALL LINES	4,508,000	3,032,450	3,032,450	67.27%	99.79%	3,023,331	3,023,331	67.07%	99.79%	2,890,352	2,890,352	64.12%
NET PAYOUT %	\$2,897,907			64.28%								99.73%
CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION												
2020	Budget	Current		62	MONTH TARGETED	Last Month		61	MONTH TARGETED	Last Year		50
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24
PROPERTY	132,813	260,367	260,367	196.04%	100.00%	260,367	260,367	196.04%	100.00%	0	0	0.00%
GEN LIABILITY	149,000	157,397	157,397	105.64%	97.13%	157,397	157,397	105.64%	97.12%	54,013	54,013	36.25%
POL/EPL												
AUTO LIABILITY	116,000	252,336	252,336	217.53%	96.59%	252,336	252,336	217.53%	96.39%	205,093	205,093	176.80%
WORKER'S COMP	3,069,000	3,212,683	2,476,109	80.68%	99.93%	3,096,135	3,096,135	100.88%	99.90%	2,956,772	2,956,772	96.34%
TOTAL ALL LINES	3,466,813	3,882,782	3,146,208	90.75%	99.70%	3,766,234	3,766,234	108.64%	99.67%	3,215,878	3,215,878	92.76%
NET PAYOUT %	\$2,514,514			72.53%								99.19%

MERCER COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 27-25

JUNE 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 05/25	1.38
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/25	15,651.91
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/25	15,651.91
		31,305.20
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 06/25	732.25
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 05/25	732.25
		1,464.50
INSERVCO INSURANCE SERVICES	CLAIM SERVICE FEE INV 0396-0625	17,833.33
INSERVCO INSURANCE SERVICES	CLAIM SERVICE FEE INV 0396-0525	17,833.33
		35,666.66
PACKET MEDIA	CAMP # 106051 IN59538 AD DATE 5/16/25	17.59
PACKET MEDIA	CAMP# 105741 IN58868 AD DATE 5/2/25	15.17
		32.76
21ST CENTURY MEDIA-PHILLY CLUSTER	A# 896855 AD 2715473 4/29/25	13.30
		13.30
SPARK CREATIVE GROUP LLC	2025 WEB PREP ON 1/21 & 1/20 INV 6156	156.25
		156.25
J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 06/25	12,209.83
J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 05/25	12,209.83
		24,419.66
ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEE 05/25 & 06/25	17,750.00
		17,750.00
	Total Payments FY 2025	110,808.33
	TOTAL PAYMENTS ALL FUND YEARS	110,808.33

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: February										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin				TOTAL
OPEN BALANCE	(77,766.45)	827,788.62	898,265.86	12,254,278.83	6,569.93	(376,387.41)	173,150.00	0.00	0.00	13,705,899.38
RECEIPTS										
Assessments	0.00	0.00	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	0.00	0.00
Invest Pymnts	0.00	0.00	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	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	589,431.00	0.00	0.00	0.00	0.00	0.00	589,431.00
TOTAL	0.00	0.00	0.00	589,431.00	0.00	0.00	0.00	0.00	0.00	589,431.00
EXPENSES										
Claims Transfers	0.00	0.00	1,000.00	223,936.97	0.00	0.00	0.00	0.00	0.00	224,936.97
Expenses	0.00	0.00	0.00	0.00	2,495,280.60	69,662.80	0.00	0.00	0.00	2,564,943.40
Other *	0.00	0.00	0.00	589,431.00	0.00	0.00	0.00	0.00	0.00	589,431.00
TOTAL	0.00	0.00	1,000.00	813,367.97	2,495,280.60	69,662.80	0.00	0.00	0.00	3,379,311.37
END BALANCE	(77,766.45)	827,788.62	897,265.86	12,030,341.86	(2,488,710.67)	(446,050.21)	173,150.00	0.00	0.00	10,916,019.01

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	February		
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	\$13,705,899.86	13,705,643.25	256.61
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	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,789,880.37	-\$2,564,943.40	-\$224,936.97
Ending Cash & Investment Balance	\$10,916,019.49	\$11,140,699.85	-\$224,680.36
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$2,861,643.16	\$2,537,059.53	\$324,583.63
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$13,777,662.65	\$13,677,759.38	\$99,903.27

RESOLUTION NO. 28-25

**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 May 5, 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 April 1, 2025 to April 30, 2025 and May 1, 2025 to May 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 June 9, 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
04/01/2025 Thru 04/30/2025

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

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
04/01/2025 Thru 04/30/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	45635	3960005152 001	COUNTY OF MERCER	3/14/2025	3/14/2025	GEORGE OLMEZER APPRAISAL	4/7/2025	INVOICE GO226425	140.00	140.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		140.00	140.00
Total for Mercer County Ins Fund Comm - 396							Number of entries: 1		140.00	140.00

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2025 Thru 05/31/2025

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

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
05/01/2025 Thru 05/31/2025

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

*There are no records that match the reporting criteria.

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2025 Thru 05/31/2025

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

Total for Mercer County Ins Fund Comm - 396

Number of entries: 0



First MCO Bill Review Services
MERCER CO INS COMM
Medical Savings by Month
NJ

Month of Reprice	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Uphold Appeal	# of Overturn Appeals	FMCO Fee	Net
2019 & Prior	\$7,096,797	\$3,606,613	\$7,699,747	\$3,490,184	49%	5,556	4,750	806	85%	49	60	\$696,381	\$2,793,804
Total 2020	\$1,190,605	\$642,820	\$1,536,308	\$548,501	46%	920	825	95	90%	4	14	\$109,657	\$438,844
Total 2021	\$2,354,049	\$1,211,244	\$2,506,922	\$1,142,805	49%	1,012	937	75	93%	3	3	\$228,562	\$914,243
Total 2022	\$1,669,759	\$795,694	\$1,625,762	\$874,065	52%	965	912	53	95%	2	7	\$174,813	\$699,251
Total 2023	\$1,062,002	\$474,972	\$1,015,811	\$587,030	55%	807	780	27	97%	10	6	\$116,836	\$470,194
Total 2024	\$2,151,189	\$761,514	\$2,067,016	\$1,389,675	65%	891	866	25	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
Apr-25	\$279,564	\$121,397	\$323,457	\$158,167	57%	221	220	1	100%	2	0	\$31,634	\$126,532
May-25	\$136,093	\$30,384	\$131,611	\$105,709	78%	101	99	2	98%	0	0	\$21,142	\$84,567
Total 2025	\$1,163,652	\$368,410	\$1,151,126	\$795,242	68%	730	720	10	99%	3	0	\$159,044	\$636,198
Total to Date	\$16,688,054	\$7,861,267	\$17,602,691	\$8,827,503	53%	10,881	9,790	1,091	90%	73	93	\$1,763,228	\$7,064,275

Report Run Date:06/02/2025

MCC



SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: June 2, 2025

DATE OF MEETING: June 9, 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		

May - June 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 5:** Attended the MCIFC Safety Committee meeting.
- **May 5:** Attended the MCIFC meeting.
- **May 5:** Attended the MCIFC Claims Committee meeting.
- **May 14 & 15:** CPR and First Aid classes were conducted for MCIFC Parks Commission.
- **May 15:** Conducted a loss control visit at the Ewing Branch Library.
- **May 22:** Conducted a loss control visit at the Lawrence Library (Headquarters).

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 9:** Plan to attend the MCIFC meeting.
- **June 9:** Plan to attend the MCIFC Claims Committee meeting.
- **June 12:** Plan to conduct a loss control visit at the Wildlife Center.
- **June 16:** CPR and First Aid training is scheduled for MCIFC Parks Commission.
- **June 18:** Plan to attend the MCIFC Safety 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/>.

- Entering an Occupied Residence - Best Practices
- Work Zones - Short Term Stationary
- CDL Fentanyl Added to the Drug Testing Panel
- Playground Unitary Surfacing Contracts – Best Practices

NJCE LIVE and LEARNING ON DEMAND 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. (June through July 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).

J.A. Montgomery

CONSULTING

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](#)).

(*) **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.

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

DATE	TRAINING TOPIC	TIME
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	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)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex)*	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	Ethical Decision Making	9:00 - 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
7/7/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/8/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/8/25	Preparing for First Amendment Audits	9:00 - 11:00 am
7/8/25	Hearing Conservation	1:00 - 2:00 pm
7/9/25	Bloodborne Pathogens	8:30 - 9:30 am
7/9/25	Flagger Skills and Safety	10:00 - 11:00 am
7/9/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/10/25	Confined Space Entry	8:30 - 12:30 pm
7/10/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/11/25	Personal Protective Equipment	8:30 - 10:30 am
7/11/25	Fire Safety	11:00 - 12:00 pm
7/14/25	Mower Safety	8:30 - 9:30 am
7/14/25	Shop and Tool Safety	10:00 - 11:00 am
7/14/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/15/25	Back Safety/Material Handling	9:00 - 10:00 am
7/15/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
7/16/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
7/16/25	Work Zone: Temporary Traffic Controls	1:00 - 2:30 pm
7/17/25	Bloodborne Pathogens	7:30 - 8:30 am
7/17/25	Asbestos Awareness	9:00 - 11:00 am
7/17/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/18/25	Driving Safety Awareness	8:30 - 10:00 am
7/21/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/22/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/22/25	Fire Extinguisher Safety	1:00 - 2:00 pm

7/23/25	Sanitation and Recycling Safety	7:30 - 9:30 am
7/23/25	Personal Protective Equipment	10:00 - 12:00 pm
7/23/25	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
7/24/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
7/24/25	Fire Safety	10:30 - 11:30 am
7/25/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/25	Bloodborne Pathogens	10:30 - 11:30 am
7/28/25	Hearing Conservation	8:30 - 9:30 am
7/28/25	Dealing with Difficult People and De-Escalation	10:00 - 11:30 am
7/29/25	Confined Space Entry	8:30 - 11:30 am
7/29/25	Chainsaw Safety	1:00 - 2:00 pm
7/29/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/30/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/25	Mower Safety	11:00 - 12:00 pm
7/31/25	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/25	Fall Protection Awareness	10:00 - 12:00 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 please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your groups' information. *(Please Submit within 24 Hours)*

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.*



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](https://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. 29-25

**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 June 9, 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 June 9, 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 June 9, 2025.

CHRISTOPHER R. MARION, CHAIR

DATE

ATTEST:

ALEJANDRA M. SILVA

DATE

PAYMENT AUTHORIZATION REQUESTS

June 9, 2025

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960005168	D. Bonifazi	Worker Compensation	PAR
3960005189	T. Christie	Worker Compensation	PAR
3960005122	M. Jackson	Worker Compensation	PAR
3960005187	C. Gumbs	Worker Compensation	PAR
3960005170	J. Barry	Worker Compensation	PAR
3960001352	C. Dehere	Worker Compensation	PAR
3960003301	J. Murphy	Worker Compensation	PAR
3960003266	S. Rinz	Worker Compensation	SAR
3960003415	S. Rinz	Worker Compensation	PAR/SAR
3960004283	B. Rodriguez	Worker Compensation	SAR
3960003735	M. Mesday	Worker Compensation	PAR/SAR
2022267789	Mercer County	Property	Abandon Subro

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 5, 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	Absent

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 - Absent
Risk Management Consultant	Acrisure Amy Pieroni - Absent
Treasurer	Nicola Trasente
Attorney	Paul Adezio, Esq. - Absent
Safety Director	J.A. Montgomery Consulting Liam Callahan - Absent

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Allie Beyrouthy, Esq., Mercer County
Edwin Cruz, Mercer County
Kelly Guerriero, Inservco
Paul Shives, J.A. Montgomery
Natilie Dougherty, J.A. Montgomery
Patti Fahy, Acrisure
Ana-Eliza Bauersachs, Esq., Capehart Scatchard
Susan Schaefer, Susan Schaefer, LLC

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MARCH 24, 2025**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 24, 2025**

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Shives reported that the Safety and Accident Review Committee met prior to the start of the Insurance Commission meeting. Mr. Shives advised that a variety of topics were discussed including 20 claims; 2 of which were deemed to be preventable and 18 were deemed non-preventable. With no questions, Mr. Shives 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 March. Executive Director reported that there were (3) three certificates of insurance issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

PROPERTY & AUTO PHYSICAL DAMAGE (APD) DEDUCTIBLE – Executive Director referred to a copy of the various Property deductible options and the additional cost associated with each enclosed within the agenda. Executive Director asked if the Commissioners have decided on a preferred deductible amount. Chairman Marion advised that discussions have taken place, but a final decision has not been made yet. Chairman Marion said a decision will likely be made prior to the next Insurance Commission meeting. Vice-Chair Montero asked if an analysis of the various options can be prepared to make an informed decision on a deductible amount. Mr. Thorpe noted that loss information was needed to provide an analysis. Commissioner Silva said the Commissioners will provide PERMA with the loss information for a 3-year period. Mr. Thorpe noted that 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 – Executive Director reported that the NJCE met virtually on April 21st 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, June 13, 2025 at 9:30 a.m.

2025 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE – Executive Director reported that the 74th Annual Conference is scheduled to be held from May 7 to May 9 at Caesar’s in Atlantic City. Executive Director noted that the New Jersey Counties Excess Joint Insurance Fund will be sponsoring a Coffee Station this year. Executive Director further noted that 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 – Executive Director referred to the Financial Fast Track for the month of January enclosed within the agenda. Executive Director reported that as of January 31, 2025 the Commission has a surplus of \$7,513,216. 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 January 31, 2025 is \$1,166,214 and advised that the total cash balance is \$13,705,899.

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 January 31, 2025 the NJCE has a surplus of \$12,188,662. 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 \$14,833,590.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of January 31, 2025, 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.

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 with a return date deadline of February 28th. Mr. Thorpe noted that a total of (8) eight proposals were received and asked if the County has made a decision on vendor selection. Chairman Marion advised that he anticipates the County awarding a contract to AssetWorks for property appraisal services. Chairman Marion added that the contract award is set to be approved during an upcoming County Commissioner meeting.

INSURANCE COMMISSION AUDITOR CONTRACT – Chairman Marion advised that the County received proposals for the position of Insurance Commission Auditor. Chairman Marion noted that the County is currently evaluating the proposals, and an award will be made during one of the upcoming County Commissioner meetings.

2025 MEETING SCHEDULE – Executive Director reported that the next Commission meeting is currently scheduled for Monday, May 19th. Executive Director asked if the Commissioners would like to reschedule the meeting for some time in June as there is no meeting scheduled for that month. Following a brief discussion, the Commissioners agreed to schedule the next Commission meeting is scheduled for Monday, June 9, 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 April Bill List; Resolution 24-25 was included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

MOTION TO APPROVE RESOLUTION 24-25: THE APRIL BILL LIST

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

ATTORNEY: Ms. Beyrouty, Esq. advised that she did not have anything to report.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Mr. Thorpe advised Resolution 25-25, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for March 1, 2025 to March 31, 2025.

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

Moved:	Commissioner Silva
Second:	Vice-Chair Montero
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 March. 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 %
Mar-25	\$ 250,244	\$ 73,634	\$ 176,611	71%	238	234	\$ 141,295	98%

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Shives referred to the Safety Director's report for March through May enclosed within the agenda, which included all risk control and safety activities. Mr. Shives then referred to the list of all training opportunities that are scheduled through the end of June 2025. Mr. Shives also referred to the notices regarding the Leadership Academy and the Leadership Skills for Supervisor Workshop schedule. Vice-Chair Montero asked how the locations for the Leadership Skills for Supervisor Workshops are determined. Ms. Dougherty advised that the workshops are scheduled geographically throughout the state and the location must be able to accommodate food as they are catered events. Ms. Dougherty added that if Mercer County is interested in hosting one of the workshops J.A. Montgomery can accommodate on the 2026 schedule. Lastly, Mr. Shives reported that per the County's requests, J.A. Montgomery has been working on an Internal Affairs policy as well as an analysis on a potential ergonomics policy. With no further questions and/or comments, Mr. Shives concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Fahy advised that Ms. Pieroni was unable to attend the meeting due to travel issues. Ms. Fahy reported that the Risk Management Consultant (RMC) team is currently working on claims reports that were previously requested. Ms. Fahy said the RMC team is also preparing a spreadsheet regarding the Sexual Abuse & Molestation (SAM) claims associated with the youth detention center. With no questions, Ms. Fahy concluded her report.

OLD BUSINESS: Chairman Marion reported that the County completed the construction of Runway 34 EMAS blocks repairs at the Mercer/Trenton Airport. Chairman Marion advised that the County is now working on solidifying the operating procedures for the appropriate management of the EMAS blocks as well as capital planning for replacement of the EMAS blocks.

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director requested a motion to approve Resolution 26-25 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 26-25 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:35 PM

Minutes prepared by:
Jason Thorpe, Assisting Secretary