



**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JULY 28, 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: JULY 28, 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:** June 9, 2025 Open MinutesAppendix I
June 9, 2025 Closed MinutesSent via e-mail
- ☐ **CORRESPONDENCE: None**
- ☐ **SAFETY COMMITTEE** Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 3-19
- ☐ **TREASURER – Nicola Trasente**
Resolution 31-25 July Bill List - *Motion*Page 20
March Treasurer ReportsPages 21-22
- ☐ **ATTORNEY – Paul Adezio, Esq.**..... Verbal
- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
Resolution 32-25 Authorizing Disclosure of Liability Claims Check RegisterPage 23
Liability Claim Payments 6-1-25 to 6-30-25Pages 24-25
- ☐ **MANAGED CARE – First MCO**
Monthly Summary Report.....Page 26
- ☐ **RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting**
Monthly Report.....Pages 27-34
- ☐ **RISK MANAGER CONSULTANT – Acrisure**
Monthly Report Verbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARs).....Pages 35-36**
Resolution 33-25 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: September 22, 2025, 1:30 PM**

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: July 28, 2025

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Revised Plan of Risk Management & Limit Schematic (Appendix II & III)** – Included in Appendix II of your agenda is a revised 2025 Plan of Risk Management, Resolution No. 30-25. Per the County's request, the Plan was revised to reduce the Property and Auto Physical Damage deductibles from \$25,000 to \$5,000 effective June 9, 2025. Also included in Appendix III is the revised Limits Schematic reflecting the deductible changes.

☐ **Motion to approve Resolution No. 30-25, Revised 2025 Plan of Risk Management**

- ☐ **Revised 2025 Budget (Page 5)** – Included on page 5 is the revised 2025 Property & Casualty Budget for the Mercer County Insurance Fund Commission. The revised budget reflects the reduction of the deductibles and the increase to the Risk Management Consultant (RMC) fee. The pro-rated additional cost of \$70,775 for the deductible buy-down (eff. June 9, 2025) and the increase of \$40,500 for the RMC fee of will be included on the 3rd installment assessment billing.

☐ **Motion to adopt the revised 2025 Property & Casualty Budget for the Mercer County Insurance Fund Commission in the amount of \$8,965,690.**

- ☐ **Certificate of Insurance Report (Page 6)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the month of June. There were (2) two certificates of insurance issued during the month.

☐ **Motion to approve the certificate of insurance reports**

- ☐ **2025 Auditor Appointment** - The County has informed the Executive Director's Office that at the June 26, 2025 County Commissioners' meeting, the County approved a contract to Holman Frenia Allison for Auditor Services for the Insurance Commission.
- ☐ **County Park Ranger Training (Appendix IV)** – The County is looking to put together a training plan for County Park Rangers in 2025-2026. Included in Appendix IV is an overview of the responsibilities of the position and a research paper demonstrating the importance of training for the County Park Rangers. A meeting is being arranged with the County, JAM, PERMA and Acrisure to formulize. A copy of the Basic Course for County Park Rangers is available and can be provided upon request by contacting the Fund Office.
- ☐ **New Jersey Counties Excess Joint Insurance Fund (Pages 7-9)** - The NJCE met virtually on Friday, June 13, 2025. A summary report of the meeting is included in the agenda on pages 7-9. The NJCE is scheduled to meet again on Thursday, September 25, 2025, virtually.

- ❑ **NJCE JIF Renewal Timeline (Page 10)** - Included on page 10 is the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.
- ❑ **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 March. As of **March 31, 2025** the Commission has a surplus of **\$6,844,360**. 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 March 31, 2025 is **\$1,416,989**. The total cash balance is **\$10,524,298**.
- ❑ **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 March. As of March 31, 2025 the NJCE has a surplus of **\$14,462,452**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is **\$26,561,374**.
- ❑ **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 March 31, 2025. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
 - ❑ **2025 NJCE Best Practices Workshop** - As previously reported, the NJCE Best Practices Workshop will be hosted this fall virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. More details will be provided closer to the event.
 - ❑ **2025 Meeting Schedule** – The next Commission meeting is scheduled for Monday, September 22, 2025 at 1:30 PM.

From 6/1/2025 To 7/1/2025

Mercer County Insurance Comm.
Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - To Whom it May Concern I - County of Mercer		RE: Mercer County House Evidence of insurance as respects the Mercer County House at 1430 Parkside Avenue, Ewing NJ 08638	6/12/2025 #5462374	GL EX
H - Township of Hopewell I - County of Mercer	201 Washington Crossing-Pennington Road Titusville, NJ	RE: EASEL Animal Rescue Annual Fund Raiser 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 EASEL Animal Rescue Annual Fund Raiser.	6/27/2025 #5519482	
Total # of Holders: 2				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: June 13, 2025
Memo to: Board of Commissioners
Mercer County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

December 31, 2024 Audit: Fund Auditor submitted the draft financial audit and provided a high-level overview and reported the Total Net Position of the Fund as of year-end was \$11.9 million. Fund Auditor reported he did not expect any changes to the final financial audit, which will be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state's regulatory agencies.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2026 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data and incorporating property appraisal results in time to introduce a budget at the October meeting.

Property Appraisal Status: As a reminder, members are reimbursed in the amount of \$20,000 for year 2 of the property appraisal initiative for locations between \$500,000 to \$1,000,000 and trending those locations previously appraised. Submitted for information was an update on the status of the Commission/County's property appraisals; most of the Insurance Commissions have completed year 1 appraisals.

Professional Services:

Chertoff Proposal: Fund Office worked with the Underwriting Manager to obtain a proposal from the Chertoff Group to provide cybersecurity support services. A proposal

was submitted on June 12, 2025 and the Board of Fund Commissioners approved the award of services subject to receipt of pay to play forms.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will be hosted this Fall 2025 virtually on October 30, 2025, from 9:30 am to 12:30 pm. John Geaney of Capehart Scatchard will be the keynote speaker. Several County representatives have volunteered to participate in presentations, and more details will be provided closer to the event.

NJCE Safety Committee: The Safety Committee is scheduled to meet on Monday June 16th at 10am via Zoom and Monday, September 15th at 10am via Zoom.

Legislative Update: The Municipal Excess Liability Joint Insurance Fund (MEL JIF) in collaboration with the League of Municipalities (LOM) were successful in getting key amendments to S2373 (A2145) at the recent Senate Budget and Appropriation Committee meeting. Elements of the initial bill would have moved emergency responders PTSD claims from workers compensation to tort liability and also gave the plaintiff the ability to direct medical. Submitted for information was a copy of the key amendments along with a copy of the amended bill.

Board of Commissioners Meetings: The Fund Office had previously suggested holding in-person meetings at a central location. Based on feedback, the Board of Fund Commissioners agreed to hold the February 26, 2026 Reorganization meeting as an in-person meeting.

Financial Fast Track: Submitted for information was the Financial Fast Track as of February 28, 2025 reflecting a statutory surplus of \$12.4 million.

Expected Loss Ratio Report: Submitted for information was the Expected Loss Ratio as of March 31, 2025.

2025 MEL, MRHIF & NJCE Educational Seminar: The 15th Annual Educational Seminar was held over two sessions. The sessions took place Friday, April 25th (201 participants) and Friday May 2nd (180 participants). Keynote Speaker was former Secretary of Homeland Security Michael Chertoff. The seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st. Please reach out to the Fund Office if credits haven't been received.

Membership Renewal: The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents were sent to each respective County on Monday, May 19th.

Meeting Calendar Placeholders: The Fund Office received requests from Commissioners to distribute meeting invites each year to serve as placeholders for the regularly scheduled meetings and will begin by distributing invites for the remaining 2025 meetings following the June meeting.

Closed Session – Claims Update & Contractual Matter: During Executive Session, an update was provide to the Board of Fund Commissioners on two emergent claims and/or related activity. In addition, an update was provided on the transition of data by Claims Resolution Corporation (CRC) from AmeriHealth's TPA services since entering into an agreement effective September 1, 2024, to take over AmeriHealth's TPA services.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2026 Renewal will be in the coming month and would provide an update (if any) at the next meeting on the renewal.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April – June 2025 and bulletins that were distributed, available training sessions through July 2025, information on the 2025 MSI-NJCE Expo, the NJCE Leadership Academy and the Leadership Skills for Supervisors Workshop training series.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday September 25, 2025 at 9:30AM virtually.



New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. Late July

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. **Launch date is tentatively set for July 31, 2025.**

2. September

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. **Deadline date is tentatively set for September 5, 2025.**

NJCE, will provide a pre-renewal presentation for all NJCE members, which include current market conditions and any potential structural changes to current insurance program or its coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years. **Webinar to be scheduled for mid-September.**

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections. **Information to be provided (if available) at the NJCE September 25, 2025 meeting.**

3. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre-budget projections. **Information to be provided at the NJCE October 23, 2025 meeting.**

4. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting. **Information to be provided at the NJCE November 21, 2025 meeting.**

5. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at a December meeting. **December special meeting has not been scheduled yet.**

6. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2025		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		765,687	2,241,422	82,805,775	85,047,197
2.	CLAIM EXPENSES					
		Paid Claims	644,862	1,228,276	27,777,280	29,005,556
		Case Reserves	(198,387)	54,248	6,009,668	6,063,917
		IBNR	254,739	89,779	2,242,181	2,331,961
		Excess Insurance Recoverable	(12,743)	(16,666)	(356,735)	(373,401)
		Discounted Claim Value	8,028	(6,173)	(169,214)	(175,387)
	TOTAL CLAIMS		696,500	1,349,465	35,503,180	36,852,645
3.	EXPENSES					
		Excess Premiums	350,574	1,051,723	30,539,305	31,591,028
		Administrative	63,498	169,952	6,416,772	6,586,724
	TOTAL EXPENSES		414,072	1,221,675	36,956,077	38,177,752
4.	UNDERWRITING PROFIT (1-2-3)		(344,886)	(329,717)	10,346,518	10,016,801
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(344,886)	(329,717)	10,346,518	10,016,801
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	340,861	340,861
9.	DIVIDEND EXPENSE		0	(589,431)	(4,340,861)	(4,930,292)
10.	SURPLUS TRANSFER		0	0	0	0
11.	INVESTMENT IN JOINT VENTURE		250,776	250,776	1,166,214	1,416,989
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		(94,110)	(668,373)	7,512,732	6,844,359
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		(3,825)	(3,825)	699,067	695,242
	2015		6,361	6,361	686,038	692,399
	2016		23,470	23,470	996,731	1,020,201
	2017		4,989	(334,442)	2,764,510	2,430,068
	2018		(127,517)	(377,517)	2,321,667	1,944,150
	2019		11,566	11,566	1,676,209	1,687,776
	2020		(46,595)	(46,594)	364,311	317,717
	2021		(5,819)	(5,819)	(52,742)	(58,561)
	2022		(62,207)	(62,207)	(829,484)	(891,690)
	2023		150,812	150,812	(742,312)	(591,500)
	2024		(163,909)	(163,909)	(371,265)	(535,173)
	2025		118,564	133,731		133,731
TOTAL SURPLUS (DEFICITS)			(94,110)	(668,373)	7,512,732	6,844,360
TOTAL CASH						10,524,298

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	2,625	2,625	2,208,307	2,210,932
	Case Reserves	4,875	4,875	(1)	4,874
	IBNR	(2,500)	(2,500)	30,000	27,500
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(106)	(106)	(208)	(314)
TOTAL FY 2014 CLAIMS		4,894	4,894	2,238,099	2,242,993
FUND YEAR 2015					
	Paid Claims	0	0	2,772,863	2,772,863
	Case Reserves	0	0	(1)	(1)
	IBNR	(5,000)	(5,000)	22,500	17,500
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	31	31	(245)	(214)
TOTAL FY 2015 CLAIMS		(4,969)	(4,969)	2,795,116	2,790,147
FUND YEAR 2016					
	Paid Claims	8,258	11,758	3,306,433	3,318,190
	Case Reserves	(8,258)	(10,442)	327,048	316,607
	IBNR	1,316	0	33,720	33,720
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	1,420	1,420	(5,766)	(4,346)
TOTAL FY 2016 CLAIMS		2,736	2,736	3,661,435	3,664,171
FUND YEAR 2017					
	Paid Claims	1,215	1,609	2,543,394	2,545,003
	Case Reserves	(1,215)	(1,609)	47,489	45,880
	IBNR	(2,300)	(2,300)	26,710	24,410
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	14	14	(1,237)	(1,223)
TOTAL FY 2017 CLAIMS		(2,286)	(2,286)	2,616,357	2,614,071
FUND YEAR 2018					
	Paid Claims	137,404	138,394	2,754,344	2,892,738
	Case Reserves	(10,000)	(990)	27,022	26,032
	IBNR	10,531	531	7,584	8,115
	Excess Insurance Recoverable	0	0	(986)	(986)
	Discounted Claim Value	(35)	(35)	(538)	(573)
TOTAL FY 2018 CLAIMS		137,900	137,900	2,787,426	2,925,326
FUND YEAR 2019					
	Paid Claims	5,849	18,290	2,885,466	2,903,757
	Case Reserves	(5,849)	(9,171)	137,865	128,694
	IBNR	2,487	(6,632)	43,421	36,789
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	72	72	(2,677)	(2,606)
TOTAL FY 2019 CLAIMS		2,558	2,558	3,064,075	3,066,634
FUND YEAR 2020					
	Paid Claims	253,325	279,317	2,848,194	3,127,512
	Case Reserves	(236,135)	(156,961)	552,521	395,560
	IBNR	80,885	(20,359)	90,755	70,396
	Excess Insurance Recoverable	(12,743)	(16,666)	(355,749)	(372,415)
	Discounted Claim Value	811	811	(8,931)	(8,120)
TOTAL FY 2020 CLAIMS		86,143	86,142	3,126,790	3,212,932

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	2,942	8,383	2,462,391	2,470,775
	Case Reserves	1,316	5,327	465,663	470,990
	IBNR	13,494	4,042	247,569	251,611
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(286)	(286)	(13,171)	(13,456)
TOTAL FY 2021 CLAIMS		17,466	17,466	3,162,453	3,179,919
FUND YEAR 2022					
	Paid Claims	25,346	60,923	2,768,681	2,829,604
	Case Reserves	(39,410)	58,472	1,171,857	1,230,329
	IBNR	104,223	(29,236)	303,010	273,774
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(416)	(416)	(31,053)	(31,468)
TOTAL FY 2022 CLAIMS		89,743	89,743	4,212,495	4,302,238
FUND YEAR 2023					
	Paid Claims	35,280	94,867	1,756,809	1,851,675
	Case Reserves	(61,212)	(125,696)	1,118,148	992,451
	IBNR	(28,373)	(23,475)	745,398	721,923
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	3,665	3,665	(40,948)	(37,283)
TOTAL FY 2023 CLAIMS		(50,640)	(50,640)	3,579,406	3,528,766
FUND YEAR 2024					
	Paid Claims	128,914	553,836	1,470,398	2,024,234
	Case Reserves	(252,691)	(268,636)	2,162,057	1,893,422
	IBNR	250,209	(158,768)	691,515	532,747
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	8,992	8,992	(64,442)	(55,449)
TOTAL FY 2024 CLAIMS		135,425	135,425	4,259,528	4,394,953
FUND YEAR 2025					
	Paid Claims	43,704	58,275		58,275
	Case Reserves	410,192	559,079		559,079
	IBNR	(170,233)	333,476		333,476
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(6,134)	(20,335)		(20,335)
TOTAL FY 2025 CLAIMS		277,530	930,495	0	930,495
COMBINED TOTAL CLAIMS		696,500	1,349,465	35,503,180	36,852,645
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 \$731,721 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2025			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		3,632,030	10,854,457	326,407,524	337,261,981
2.	CLAIM EXPENSES					
		Paid Claims	260,687	1,823,489	23,673,763	25,497,253
		Case Reserves	(1,046,891)	(3,938,326)	15,868,519	11,930,195
		IBNR	(1,321,381)	1,263,199	17,187,288	18,450,486
		Discounted Claim Value	377,935	182,850	(4,295,909)	(4,113,060)
		Excess Recoveries	361,322	361,322	(1,147,062)	(785,740)
	TOTAL CLAIMS		(1,368,327)	(307,466)	51,286,599	50,979,134
3.	EXPENSES					
		Excess Premiums	2,752,418	8,270,598	236,578,246	244,848,844
		Administrative	248,724	657,341	23,142,827	23,800,168
	TOTAL EXPENSES		3,001,141	8,927,939	259,721,073	268,649,012
4.	UNDERWRITING PROFIT (1-2-3)		1,999,215	2,233,983	15,399,852	17,633,834
5.	INVESTMENT INCOME		88,544	255,014	3,281,155	3,536,169
6.	PROFIT (4+5)		2,087,759	2,488,997	18,681,007	21,170,003
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		2,087,759	2,488,997	11,973,456	14,462,452
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		328	953	70,386	71,339
	2011		2,248	3,816	391,132	394,948
	2012		438	3,557	486,042	489,599
	2013		1,888	7,649	1,118,179	1,125,828
	2014		1,403	8,863	1,923,686	1,932,549
	2015		5,982	12,330	1,313,021	1,325,351
	2016		225,585	235,093	1,508,680	1,743,773
	2017		11,506	23,824	2,562,938	2,586,762
	2018		74,677	88,649	2,445,415	2,534,064
	2019		118,530	129,460	2,073,713	2,203,173
	2020		343,158	360,855	167,484	528,339
	2021		105,130	118,735	(672,764)	(554,029)
	2022		271,877	287,894	1,243,729	1,531,623
	2023		1,023,472	1,044,093	(4,462,718)	(3,418,625)
	2024		(325,272)	(300,240)	1,804,532	1,504,292
	2025		226,808	463,466		463,466
TOTAL SURPLUS (DEFICITS)			2,087,759	2,488,997	11,973,455	14,462,452
TOTAL CASH						26,561,374

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 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	0	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	(1,463)	0	3,000	3,000
	Discounted Claim Value	35	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS		(1,427)	(1,427)	835,426	833,999
FUND YEAR 2012					
	Paid Claims	5,765	11,206	1,785,983	1,797,189
	Case Reserves	(5,765)	(11,206)	112,437	101,231
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	1,185	1,185	(11,571)	(10,386)
TOTAL FY 2012 CLAIMS		1,185	1,185	1,890,529	1,891,714
FUND YEAR 2013					
	Paid Claims	24	3,906	1,153,465	1,157,371
	Case Reserves	(24)	(609)	434,898	434,289
	IBNR	0	(3,297)	17,340	14,043
	Discounted Claim Value	1,124	1,124	(47,302)	(46,178)
TOTAL FY 2013 CLAIMS		1,124	1,124	1,558,401	1,559,525
FUND YEAR 2014					
	Paid Claims	0	304	864,533	864,837
	Case Reserves	2,500	2,499	82,575	85,074
	IBNR	103	(200)	21,077	20,877
	Discounted Claim Value	(98)	(98)	(11,153)	(11,251)
TOTAL FY 2014 CLAIMS		2,505	2,505	957,032	959,537
FUND YEAR 2015					
	Paid Claims	33	621	2,473,703	2,474,324
	Case Reserves	(33)	(621)	597,900	597,279
	IBNR	(3,915)	(3,915)	49,975	46,060
	Discounted Claim Value	1,144	1,144	(73,534)	(72,390)
TOTAL FY 2015 CLAIMS		(2,771)	(2,771)	3,048,044	3,045,273
FUND YEAR 2016					
	Paid Claims	3,474	10,696	1,392,569	1,403,265
	Case Reserves	(249,890)	(257,111)	1,125,747	868,636
	IBNR	(1,329)	(1,329)	39,497	38,168
	Discounted Claim Value	27,131	27,131	(109,929)	(82,798)
TOTAL FY 2016 CLAIMS		(220,614)	(220,614)	2,447,884	2,227,270
FUND YEAR 2017					
	Paid Claims	0	1,210	1,585,263	1,586,473
	Case Reserves	0	(1,310)	605,912	604,602
	IBNR	(5,519)	(5,419)	43,208	37,789
	Discounted Claim Value	466	466	(54,120)	(53,654)
TOTAL FY 2017 CLAIMS		(5,054)	(5,054)	2,180,263	2,175,209

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	1,143	1,143	1,620,907	1,622,050
	Case Reserves	1,357	(48,643)	440,557	391,914
	IBNR	(75,760)	(25,760)	227,389	201,629
	Discounted Claim Value	5,905	5,905	(63,964)	(58,059)
TOTAL FY 2018 CLAIMS		(67,356)	(67,356)	2,224,889	2,157,533
FUND YEAR 2019					
	Paid Claims	(8,255)	234,438	1,373,046	1,607,484
	Case Reserves	(8,226)	(356,393)	1,250,583	894,190
	IBNR	(118,538)	(11,471)	196,568	185,097
	Discounted Claim Value	22,557	22,557	(120,133)	(97,576)
TOTAL FY 2019 CLAIMS		(112,462)	(110,870)	2,700,064	2,589,194
FUND YEAR 2020					
	Paid Claims	250,605	251,252	(181,777)	69,475
	Case Reserves	(593,340)	(1,048,524)	4,808,620	3,760,096
	IBNR	(487,505)	(32,968)	1,461,677	1,428,709
	Discounted Claim Value	135,033	135,033	(836,712)	(701,679)
	Excess Recoveries	361,322	361,322	(1,147,062)	(785,740)
TOTAL FY 2020 CLAIMS		(333,885)	(333,885)	4,104,746	3,770,861
FUND YEAR 2021					
	Paid Claims	6,888	19,986	3,333,352	3,353,338
	Case Reserves	(17,120)	(105,320)	2,146,382	2,041,062
	IBNR	(107,170)	(32,069)	1,107,209	1,075,140
	Discounted Claim Value	19,383	19,383	(425,157)	(405,774)
TOTAL FY 2021 CLAIMS		(98,019)	(98,020)	6,161,786	6,063,766
FUND YEAR 2022					
	Paid Claims	9,753	178,375	1,517,476	1,695,851
	Case Reserves	59,972	(459,050)	993,800	534,750
	IBNR	(394,815)	(44,415)	2,943,881	2,899,466
	Discounted Claim Value	61,699	61,699	(478,087)	(416,388)
TOTAL FY 2022 CLAIMS		(263,392)	(263,392)	4,977,070	4,713,678
FUND YEAR 2023					
	Paid Claims	0	121,772	5,267,964	5,389,736
	Case Reserves	(486,589)	(1,045,431)	1,324,351	278,920
	IBNR	(594,093)	(157,023)	5,533,584	5,376,561
	Discounted Claim Value	68,016	68,016	(906,005)	(837,989)
TOTAL FY 2023 CLAIMS		(1,012,666)	(1,012,666)	11,219,894	10,207,228
FUND YEAR 2024					
	Paid Claims	(8,743)	990,044	577,421	1,567,465
	Case Reserves	169,268	(738,107)	1,839,730	1,101,623
	IBNR	45,438	(45,975)	5,539,202	5,493,227
	Discounted Claim Value	131,039	131,039	(1,147,621)	(1,016,582)
TOTAL FY 2024 CLAIMS		337,002	337,002	6,808,732	7,145,734
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	81,000	131,500		131,500
	IBNR	423,186	1,627,041		1,627,041
	Discounted Claim Value	(96,683)	(291,769)		(291,769)
TOTAL FY 2025 CLAIMS		407,503	1,466,773	0	1,466,773
COMBINED TOTAL CLAIMS		(1,368,327)	(307,466)	51,286,600	50,979,134

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 \$785,740 due from the reinsurer for COVID-19 WC claims.

Mercer County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2025

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	0	0	0	0	0	3	9	15	5	32
March-25	0	0	0	0	0	0	0	0	3	9	16	7	35
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	2	3
Limited Reserves													\$2,052
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3	\$58,505	\$65,083	\$7,600	\$131,191
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4	\$20,505	\$37,374	\$13,940	\$71,823
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	(\$38,000)	(\$27,709)	\$6,340	(\$59,368)
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$140	\$592,883	\$460,878	\$277,353	\$16	\$1,782,337
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	2	0	2	0	3	5	7	4	6	1	30
March-25	1	0	2	0	2	0	3	5	7	6	9	4	39
NET CHGE	1	0	0	0	0	0	0	0	0	2	3	3	9
Limited Reserves													\$9,659
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$182,939	\$0	\$15,001	\$0	\$17,500	\$26,324	\$60,996	\$31,000	\$31,000	\$5,000	\$369,760
March-25	\$4,875	\$0	\$176,006	\$0	\$5,001	\$0	\$17,500	\$26,324	\$60,996	\$44,500	\$33,500	\$8,015	\$376,717
NET CHGE	\$4,875	\$0	(\$6,933)	\$0	(\$10,000)	\$0	\$0	\$0	\$0	\$13,500	\$2,500	\$3,015	\$6,958
Ltd Incurred	\$86,177	\$113,410	\$339,591	\$95,318	\$255,047	\$34,808	\$157,397	\$200,063	\$72,110	\$57,696	\$45,368	\$45,368	\$1,502,353
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	0	0	0	1	1	0	3	5	0	10
March-25	0	0	0	0	0	0	0	1	0	3	4	0	8
NET CHGE	0	0	0	0	0	0	-1	0	0	0	-1	0	-2
Limited Reserves													\$34,070
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$233,268	\$6,063	\$0	\$258,000	\$10,500	\$0	\$507,831
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,063	\$0	\$258,000	\$8,500	\$0	\$272,563
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$233,268)	\$0	\$0	\$0	(\$2,000)	\$0	(\$235,268)
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$252,336	\$10,987	\$49,169	\$304,984	\$25,012	\$25,012	\$1,034,254
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	6	3	2	5	21	14	24	16	36	16	143
March-25	0	0	6	3	2	5	20	14	23	16	34	24	147
NET CHGE	0	0	0	0	0	0	-1	0	-1	0	-2	8	4
Limited Reserves													\$38,991
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
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
March-25	\$0	\$0	\$140,600	\$45,880	\$21,031	\$128,694	\$759,476	\$438,603	\$1,168,488	\$675,646	\$1,816,554	\$536,733	\$5,731,705
NET CHGE	\$0	\$0	(\$1,326)	(\$1,215)	\$0	(\$5,849)	(\$20,844)	\$1,316	(\$40,251)	(\$30,512)	(\$222,975)	\$400,446	\$78,789
Ltd Incurred	\$2,099,253	\$2,610,900	\$3,026,878	\$2,380,568	\$2,579,645	\$2,949,666	\$3,211,406	\$2,730,575	\$3,344,931	\$2,026,679	\$3,592,255	\$3,592,255	\$34,145,011
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	8	3	4	5	25	20	34	32	62	22	215
March-25	1	0	8	3	4	5	23	20	33	34	63	35	229
NET CHGE	1	0	0	0	0	0	-2	0	-1	2	1	13	14
Limited Reserves													\$28,178
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
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
March-25	\$4,875	\$0	\$316,606	\$45,880	\$26,032	\$128,694	\$776,976	\$470,990	\$1,229,488	\$998,651	\$1,895,928	\$558,688	\$6,452,808
NET CHGE	\$4,875	\$0	(\$8,258)	(\$1,215)	(\$10,000)	(\$5,849)	(\$254,112)	\$1,316	(\$40,250)	(\$55,012)	(\$250,184)	\$409,801	(\$208,889)
Ltd Incurred	\$2,215,387	\$2,733,081	\$3,634,796	\$2,590,882	\$2,922,121	\$3,032,450	\$3,881,506	\$2,941,765	\$4,059,092	\$2,850,237	\$3,939,988	\$3,662,651	\$38,463,956

FUND YEARS 2021 2022 2023 2024 2025

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

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION													
2021	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-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%	96.38%	200,063	200,063	149.30%	96.23%	181,807	181,807	135.68%	91.95%
POL/EPL		0	0	0.00%	96.38%	0	0	0.00%	96.23%	0	0	0.00%	91.95%
AUTO LIABILITY	104,000	10,987	10,987	10.56%	93.62%	10,987	10,987	10.56%	93.27%	9,687	9,687	9.31%	88.81%
WORKER'S COMP	2,765,000	2,730,575	2,730,575	98.75%	99.57%	2,726,317	2,726,317	98.60%	99.52%	2,683,358	2,683,358	97.05%	98.57%
TOTAL ALL LINES	3,111,000	2,941,765	2,941,765	94.56%	99.25%	2,937,507	2,937,507	94.42%	99.19%	2,874,852	2,874,852	92.41%	98.01%
NET PAYOUT %	\$2,470,775				79.42%								
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED
PROPERTY	125,000	592,883	592,883	474.31%	100.00%	178,205	178,205	142.56%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	156,000	72,110	72,110	46.22%	91.95%	72,110	72,110	46.22%	91.38%	23,235	23,235	14.89%	82.70%
POL/EPL	57,557	0	0	0.00%	91.95%	0	0	0.00%	91.38%	0	0	0.00%	82.70%
AUTO LIABILITY	114,000	49,169	49,169	43.13%	88.81%	49,169	49,169	43.13%	88.30%	33,043	33,043	28.99%	80.03%
WORKER'S COMP	2,806,000	3,344,931	3,344,931	119.21%	98.57%	3,359,836	3,359,836	119.74%	98.43%	3,401,369	3,401,369	121.22%	95.33%
TOTAL ALL LINES	3,258,557	4,059,092	4,059,092	124.57%	97.85%	3,659,320	3,659,320	112.30%	97.67%	3,457,647	3,457,647	106.11%	94.14%
NET PAYOUT %	\$2,829,604				86.84%								
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED
PROPERTY	145,000	460,878	460,878	317.85%	100.00%	498,768	498,768	343.98%	100.00%	0	0	0.00%	96.43%
GEN LIABILITY	206,000	57,696	57,696	28.01%	82.70%	44,196	44,196	21.45%	81.65%	24,336	24,336	11.81%	66.07%
POL/EPL	58,996	0	0	0.00%	82.70%	0	0	0.00%	81.65%	0	0	0.00%	66.07%
AUTO LIABILITY	133,000	304,984	304,984	229.31%	80.03%	304,984	304,984	229.31%	78.92%	319,234	319,234	240.03%	59.58%
WORKER'S COMP	2,719,000	2,026,679	2,026,679	74.54%	95.33%	2,021,911	2,021,911	74.36%	94.80%	2,109,903	2,109,903	77.60%	78.67%
TOTAL ALL LINES	3,261,996	2,850,237	2,850,237	87.38%	93.89%	2,869,859	2,869,859	87.98%	93.31%	2,453,472	2,453,472	75.21%	77.65%
NET PAYOUT %	\$1,851,585				56.76%								
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED
PROPERTY	148,000	277,353	277,353	187.40%	96.43%	285,143	285,143	192.66%	96.03%	0	0	0.00%	23.00%
GEN LIABILITY	184,000	45,368	45,368	24.66%	66.07%	42,868	42,868	23.30%	64.20%	1,650	1,650	0.90%	6.00%
POL/EPL	58,000	0	0	0.00%	66.07%	0	0	0.00%	64.20%	0	0	0.00%	6.00%
AUTO LIABILITY	115,000	25,012	25,012	21.75%	59.58%	25,415	25,415	22.10%	56.96%	20,275	20,275	17.63%	6.00%
WORKER'S COMP	2,930,000	3,592,255	3,592,255	122.60%	78.67%	3,687,423	3,687,423	125.85%	74.88%	462,967	462,967	15.80%	3.00%
TOTAL ALL LINES	3,435,000	3,939,988	3,939,988	114.70%	77.90%	4,040,849	4,040,849	117.64%	74.44%	484,892	484,892	14.12%	4.17%
NET PAYOUT %	\$2,044,060				59.51%								
CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION													
2025	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED
PROPERTY	277,084	14,080	14,080	5.08%	23.00%	7,600	7,600	2.74%	13.00%			N/A	N/A
GEN LIABILITY	212,000	8,015	8,015	3.78%	6.00%	5,000	5,000	2.36%	2.50%			N/A	N/A
POL/EPL	58,000	0	0	0.00%	6.00%	0	0	0.00%	2.50%			N/A	N/A
AUTO LIABILITY	129,000	0	0	0.00%	6.00%	0	0	0.00%	2.50%			N/A	N/A
WORKER'S COMP	3,889,000	590,035	590,035	17.41%	3.00%	146,025	146,025	4.31%	2.00%			N/A	N/A
TOTAL ALL LINES	4,065,084	612,130	612,130	15.06%	4.66%	158,625	158,625	3.90%	2.80%	0	0	N/A	N/A
NET PAYOUT %	\$53,301				1.31%								

FUND YEARS 2014 2015 2016 2017 2018 2019 2020

<div style="text-align: center;"> Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS AS OF March 31, 2025 </div>													
CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION													
2014	Budget	Current		135	MONTH	Last Month		134	MONTH	Last Year		123	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	124,157	86,177	86,177	69.41%	96.50%	78,677	78,677	63.37%	96.50%	78,677	78,677	63.37%	96.50%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%
WORKER'S COMP	4,356,301	2,099,253	2,099,253	48.19%	100.00%	2,099,253	2,099,253	48.19%	100.00%	2,134,925	2,134,925	49.01%	100.00%
TOTAL ALL LINES	4,669,797	2,215,387	2,215,387	47.44%	99.82%	2,207,887	2,207,887	47.28%	99.82%	2,224,492	2,224,492	47.64%	99.82%
NET PAYOUT %	\$2,210,512				47.34%								
CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION													
2015	Budget	Current		123	MONTH	Last Month		122	MONTH	Last Year		111	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	155,896	113,410	113,410	72.75%	96.50%	113,410	113,410	72.75%	96.50%	41,898	41,898	26.88%	96.50%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%
WORKER'S COMP	4,449,750	2,610,900	2,610,900	58.68%	100.00%	2,610,900	2,610,900	58.68%	100.00%	2,650,772	2,650,772	59.57%	100.00%
TOTAL ALL LINES	4,818,174	2,733,081	2,733,081	56.72%	99.80%	2,733,081	2,733,081	56.72%	99.80%	2,699,639	2,699,639	56.03%	99.80%
NET PAYOUT %	\$2,733,081				56.72%								
CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION													
2016	Budget	Current		111	MONTH	Last Month		110	MONTH	Last Year		99	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	TARGETED
PROPERTY	80,948	99	99	0.12%	100.00%	99	99	0.12%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	155,896	339,591	339,591	217.83%	96.50%	339,591	339,591	217.83%	96.50%	9,591	9,591	6.15%	96.50%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%
WORKER'S COMP	4,616,644	3,026,878	3,026,878	65.56%	100.00%	3,026,878	3,026,878	65.56%	100.00%	3,021,021	3,021,021	65.44%	100.00%
TOTAL ALL LINES	4,985,068	3,634,796	3,634,796	72.91%	99.81%	3,634,796	3,634,796	72.91%	99.81%	3,298,840	3,298,840	66.17%	99.81%
NET PAYOUT %	\$3,318,190				66.56%								
CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION													
2017	Budget	Current		99	MONTH	Last Month		98	MONTH	Last Year		87	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	159,000	95,318	95,318	59.95%	96.50%	95,318	95,318	59.95%	96.50%	93,428	93,428	58.76%	96.50%
AUTO LIABILITY	134,000	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%
WORKER'S COMP	4,709,000	2,380,568	2,380,568	50.55%	100.00%	2,380,568	2,380,568	50.55%	100.00%	2,408,909	2,408,909	51.16%	100.00%
TOTAL ALL LINES	5,085,000	2,590,882	2,590,882	50.95%	99.81%	2,590,882	2,590,882	50.95%	99.81%	2,541,928	2,541,928	49.99%	99.81%
NET PAYOUT %	\$2,545,002				50.05%								
CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION													
2018	Budget	Current		87	MONTH	Last Month		86	MONTH	Last Year		75	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	TARGETED
PROPERTY	74,417	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	157,000	255,047	255,047	162.45%	96.50%	127,643	127,643	81.30%	96.50%	112,642	112,642	71.75%	96.50%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%
WORKER'S COMP	4,455,000	2,579,645	2,579,645	57.90%	100.00%	2,579,645	2,579,645	57.90%	100.00%	2,588,131	2,588,131	58.09%	100.00%
TOTAL ALL LINES	4,817,417	2,922,121	2,922,121	60.66%	99.80%	2,794,717	2,794,717	58.01%	99.80%	2,712,927	2,712,927	56.31%	99.80%
NET PAYOUT %	\$2,896,089				60.12%								
CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION													
2019	Budget	Current		75	MONTH	Last Month		74	MONTH	Last Year		63	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	TARGETED
PROPERTY	75,000	19,053	19,053	25.40%	100.00%	19,053	19,053	25.40%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	160,000	34,808	34,808	21.75%	96.50%	34,808	34,808	21.75%	96.50%	37,953	37,953	23.72%	97.13%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%	96.77%
WORKER'S COMP	4,141,000	2,949,666	2,949,666	71.23%	100.00%	2,949,666	2,949,666	71.23%	100.00%	2,842,466	2,842,466	68.64%	99.95%
TOTAL ALL LINES	4,508,000	3,032,450	3,032,450	67.27%	99.79%	3,032,450	3,032,450	67.27%	99.79%	2,909,342	2,909,342	64.54%	99.76%
NET PAYOUT %	\$2,903,756				64.41%								
CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION													
2020	Budget	Current		63	MONTH	Last Month		62	MONTH	Last Year		51	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	TARGETED
PROPERTY	132,813	260,367	260,367	196.04%	100.00%	260,367	260,367	196.04%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	149,000	157,397	157,397	105.64%	97.13%	157,397	157,397	105.64%	97.13%	54,013	54,013	36.25%	96.38%
POL/EPL													
AUTO LIABILITY	116,000	252,336	252,336	217.53%	96.77%	252,336	252,336	217.53%	96.59%	206,093	206,093	177.67%	93.62%
WORKER'S COMP	3,069,000	3,211,406	3,211,406	104.64%	99.95%	3,212,683	3,212,683	104.68%	99.93%	3,197,056	3,197,056	104.17%	99.57%
TOTAL ALL LINES	3,466,813	3,881,506	3,881,506	111.96%	99.72%	3,882,782	3,882,782	112.00%	99.70%	3,457,161	3,457,161	99.72%	99.25%
NET PAYOUT %	\$3,104,530				89.55%								

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 31-25

JULY 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>
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 2ND INSTALL 2025 07/25	1,663,520.40 1,663,520.40
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/25	4.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/25	15,651.91 15,656.05
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 07/25	732.25 732.25
INSERVO INSURANCE SERVICES	CLAIM SERVICE FEE INV 0396-0725	17,833.33 17,833.33
21ST CENTURY MEDIA-PHILLY CLUSTER	A# 896855 AD 2719990 ON 5/14/25	13.30 13.30
SPARK CREATIVE GROUP LLC	WEB UPDATE ON 4/8/25 INV 6214 07/25	125.00 125.00
J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 07/25	12,209.83 12,209.83
NJ ADVANCE MEDIA	A# 52097 INV 3150389 AD 10994243 5/15/25	46.38
NJ ADVANCE MEDIA	A# 52097 INV 3150389 AD 10990029 5/1/25	46.38 92.76
ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEE 07/25	8,875.00 8,875.00
	Total Payments FY 2025	1,719,057.92

TOTAL PAYMENTS ALL FUND YEARS 1,719,057.92

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: March										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN 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
RECEIPTS										
Assessments	7,892.00	7,781.88	4,735.20	124,400.02	154,786.11	23,294.78	2,129.01	0.00	0.00	325,019.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,892.00	7,781.88	4,735.20	124,400.02	154,786.11	23,294.78	2,129.01	0.00	0.00	325,019.00
EXPENSES										
Claims Transfers	140.00	146,961.50	234,864.42	262,896.39	0.00	0.00	0.00	0.00	0.00	644,862.31
Expenses	0.00	0.00	0.00	0.00	0.00	51,957.53	0.00	0.00	0.00	51,957.53
Other *	19,919.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,919.70
TOTAL	20,059.70	146,961.50	234,864.42	262,896.39	0.00	51,957.53	0.00	0.00	0.00	716,739.54
END BALANCE	(89,934.15)	688,609.00	667,136.64	11,891,845.49	(2,333,924.56)	(474,712.96)	175,279.01	0.00	0.00	10,524,298.47

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	March			
CURRENT FUND YEAR	2025			
Description:		MCIFC General	MCIFC Claims	
ID Number:		A/C	A/C	
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$ 10,916,019.49	\$ 11,140,699.85	-\$ 224,680.36	
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$0.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$1,224,737.99	\$330,019.01	\$894,718.98	
10 (Withdrawals - Sales)	-\$1,616,458.52	-\$946,676.51	-\$669,782.01	
Ending Cash & Investment Balance	\$10,524,298.96	\$10,524,042.35	\$256.61	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$741,668.02	\$24,059.41	\$717,608.61	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$11,265,966.98	\$10,548,101.76	\$717,865.22	

RESOLUTION NO. 32-25

**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 June 9, 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 June 1, 2025 to June 30, 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 July 28, 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
06/01/2025 Thru 06/30/2025

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
06/01/2025 Thru 06/30/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	47116	3960005207 001	AVALOS, HECTOR	6/16/2025	6/16/2025	GEORGE OLMEZER APPRAISAL	6/30/2025	INVOICE GO227652	140.00	140.00
Total for Coverage: Auto Liability							Number of entries: 1		140.00	140.00
Coverage: General Liability										
M	396	3960004648 001	JAFFE, LAUREN	4/21/2025	4/23/2025	MAGNA LEGAL SERVICES LLC	6/26/2025	PO 25-03852	1,433.70	1,433.70
Total for Coverage: General Liability							Number of entries: 1		1,433.70	1,433.70
Coverage: Police Professional										
C	46631	3960001188 001	GYORFFY, ANTHONY	1/4/2025	3/25/2025	BRIDGES & SNELL LLC DBA	6/2/2025	INVOICE 0030	6,543.56	6,543.56
C	46883	3960001209 001	JARDINES, RAFAEL	5/14/2025	5/14/2025	TWIN COURT REPORTING LLC	6/16/2025	INVOICE 3357	1,225.25	1,225.25
C	47115	3960005163 001	K, B	5/1/2025	5/13/2025	DILWORTH PAXSON LLP	6/30/2025	INVOCIE 626302	607.46	607.46
Total for Coverage: Police Professional							Number of entries: 3		8,376.27	8,376.27
Total for Mercer County Ins Fund Comm - 396							Number of entries: 5		9,949.97	9,949.97





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
Jun-25	\$328,121	\$124,078	\$325,212	\$204,044	62%	146	145	1	99%	0	0	\$40,809	\$163,235
Total 2025	\$1,491,773	\$492,487	\$1,476,338	\$999,286	67%	876	865	11	99%	3	0	\$199,853	\$799,433
Total to Date	\$17,016,175	\$7,985,345	\$17,927,903	\$9,031,546	53%	11,027	9,935	1,092	90%	73	93	\$1,804,037	\$7,227,510

Report Run Date:07/01/2025

MCC



SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 22, 2025

DATE OF MEETING: July 28, 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 llcallahan@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		

June - July 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 9:** Attended the MCIFC meeting.
- **June 9:** Attended the MCIFC Claims Committee meeting.
- **June 12:** A loss control visit was conducted at the County Wildlife Center.
- **June 16:** CPR and First Aid training was completed for MCIFC Parks Commission.
- **June 18:** Attended the MCIFC Safety Committee meeting.
- **June 19:** A loss control visit was conducted at the County Transfer Station,

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 28:** Plan to attend the MCIFC meeting.
- **July 28:** Plan to attend the MCIFC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- Hurricane Preparedness - Best Practices
- Heat Related Illnesses - Best Practices
- Artificial Turf Fields - Best Practices
- Pets - Summer Safety Tips
- Fatigue in the Workplace – 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. (July through September 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:

- December 1 - 22, 2025 (Start Date: January 1, 2026)

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

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

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



NJCE Learning Management System (LMS)

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

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

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

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

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

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

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

DATE	TRAINING TOPIC	TIME
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
8/1/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/25	Implicit Bias in the Workplace	9:00 - 10:30 am
8/1/25	Hearing Conservation	9:30 - 10:30 am

8/4/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/4/25	Chipper Safety	11:00 - 12:00 pm
8/4/25	Fire Safety	1:00 - 2:00 pm
8/5/25	Personal Protective Equipment	8:30 - 10:30 am
8/5/25	Mower Safety	11:00 - 12:00 pm
8/5/25	Playground Safety Inspections	1:00 - 3:00 pm
8/6/25	Fire Extinguisher Safety	8:00 - 9:00 am
8/6/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/7/25	Confined Space Entry	8:30 - 11:30 am
8/8/25	Indoor Air Quality Designated Person Training (Zoom Meeting) **	8:30 - 9:30 am
8/8/25	Shop and Tool Safety	10:00 - 11:00 am
8/11/25	Heavy Equipment Safety: General Safety	8:30 - 10:30 am
8/11/25	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean) *	9:00 - 11:00 am
8/12/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/12/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/13/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/13/25	Ethical Decision Making	9:00 - 11:30 am
8/13/25	Fall Protection Awareness	1:00 - 3:00 pm
8/14/25	Bloodborne Pathogens	7:30 - 8:30 am
8/14/25	Ladder Safety/Walking & Working Surfaces	9:00 - 11:00 am
8/15/25	Mower Safety	8:30 - 9:30 am
8/15/25	Chainsaw Safety	10:00 - 11:00 am
8/18/25	Hearing Conservation	8:30 - 9:30 am
8/18/25	Fire Safety	10:00 - 11:00 am
8/18/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
8/19/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/19/25	Preparing for the Unspeakable	9:00 - 10:30 am
8/19/25	Personal Protective Equipment	1:00 - 3:00 pm
8/20/25	Confined Space Entry	8:30 - 11:30 am
8/20/25	Flagger Skills and Safety	1:00 - 2:00 pm
8/21/25	Bloodborne Pathogens	8:30 - 9:30 am
8/21/25	Fire Extinguisher Safety	10:00 - 11:00 am
8/21/25	Asbestos Awareness	1:00 - 3:00 pm
8/22/25	School Safety & Regulatory Awareness Training	8:30 - 11:30 pm
8/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/25/25	Driving Safety Awareness	1:30 - 3:00 pm
8/26/25	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/26/25	Special Event Management (Zoom Meeting) **	1:00 - 3:00 pm
8/27/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
8/27/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
8/28/25	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/28/25	Flagger Skills and Safety	10:30 - 11:30 am
9/3/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/3/25	Ethics for NJ Local Government Employees (Camden)*	9:00 - 11:00 am
9/3/25	Protecting Children from Abuse In New Jersey Local Government Programs (Camden)*	12:00 - 2:00 pm
9/4/25	Bloodborne Pathogens	8:30 - 9:30 am
9/4/25	Fire Safety	10:00 - 11:00 pm
9/4/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/8/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

9/8/25	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, FS, Driving) (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Flagger Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Burlington)*	8:30 - 11:30 am
9/9/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/9/25	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/25	Chipper Safety	11:00 - 12:00 pm
9/9/25	Chainsaw Safety	1:00 - 2:00 pm
9/10/25	Personal Protective Equipment	8:30 - 10:30 am
9/10/25	Mower Safety	11:00 - 12:00 pm
9/10/25	Accident Investigation (Zoom Meeting)**	1:00 - 3:00 pm
9/11/25	Confined Space Entry	9:00 - 12:00 pm
9/11/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/12/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/12/25	Implicit Bias in the Workplace	9:00 - 10:30 am
9/12/25	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
9/15/25	Hearing Conservation	7:30 - 8:30 am
9/15/25	Flagger Skills and Safety	9:00 - 10:00 am
9/15/25	High Performing Teams (Zoom Meeting)	1:00 - 3:00 pm
9/16/25	Fire Safety	8:30 - 9:30 am
9/16/25	Fire Extinguisher Safety	10:00 - 11:00 am
9/16/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/17/25	Fall Protection Awareness	8:30 - 10:30 am
9/17/25	Bloodborne Pathogens	11:00 - 12:00 pm
9/17/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
9/18/25	Leaf Collection Safety Awareness	8:30 - 10:30 am
9/18/25	Public Employers: What You Need to Know (Zoom Meeting)**	10:00 - 11:30 am
9/18/25	Shop and Tool Safety	1:00 - 2:00 pm
9/19/25	Chipper Safety	8:30 - 9:30 am
9/19/25	Chainsaw Safety	10:00 - 11:00 am
9/22/25	Mower Safety	7:30 - 8:30 am
9/22/25	Bloodborne Pathogens	9:00 - 10:00 am
9/22/25	Driving Safety Awareness	10:30 - 12:00 pm
9/22/25	Flagger Skills and Safety	1:00 - 2:00 pm
9/23/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/25	The Power of Collaboration Parts 1 & 2 (Atlantic)*	9:00 - 1:00 pm
9/23/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/23/25	Personal Protective Equipment	1:00 - 3:00 pm
9/24/25	Confined Space Entry	8:30 - 11:30 am
9/24/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
9/24/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/26/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/25	Snow Plow/Snow Removal Safety	9:30 - 11:30 am
9/26/25	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/29/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/29/25	Fire Extinguisher Safety	11:00 - 12:00 pm
9/29/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/25	Hearing Conservation	8:30 - 9:30 am
9/30/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION:**

To submit the NJCE LIVE Group Sign-in Sheet please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's 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.

RESOLUTION NO. 33-25

**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 July 28, 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 July 28, 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 July 28, 2025.

CHRISTOPHER R. MARION, CHAIR

DATE

ATTEST:

ALEJANDRA M. SILVA

DATE

PAYMENT AUTHORIZATION REQUESTS

July 28, 2025

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960005191	R. Conover	Worker Compensation	PAR
3960005227	B. Simicsak	Worker Compensation	PAR
3960005226	J. Depalma	Worker Compensation	PAR
3960005247	J. Curry	Worker Compensation	PAR
3960004640	D. Walls	Worker Compensation	SAR
3960004088	N. Persichetti	Worker Compensation	PAR/SAR
3960004228	M. Dellarossa	Worker Compensation	PAR/SAR

APPENDIX I

Open Minutes

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – June 9, 2025
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
1:30 PM**

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

Pledge of Allegiance

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Kelly Guerriero, Inservco
Debra Romanowski, Inservco
Amy Zeiders, Inservco
Patti Fahy, Acrisure
Cindy Villagran, Acrisure
Ana-Eliza Bauersachs, Esq., Capehart Scatchard
Susan Schaefer, Susan Schaefer, LLC

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 5, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 5, 2025

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Callahan advised that the Safety and Accident Review Committee did not meet and thus there was nothing to 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 reports from the NJCE which lists those certificates issued in the months of April and May. Executive Director reported that there was (1) one certificate of insurance issued during the month of April and (6) six certificates issued during the month of May.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported the NJCE is scheduled to meet virtually on Friday, June 13, 2025 at 9:30 a.m.

VANGUARD CLAIMS ADMINISTRATION – Executive Director referred to the claims reporting procedure for the NJCE JIF's Third Party Administrator, Vanguard Claims Administration enclosed within the agenda.

BOILER & MACHINERY – Executive Director reported that Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Executive Director noted that Chubb is offering free training for Boiler Control and Water Treatment. Executive Director referred to a flyer outlining the training enclosed within the agenda.

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 that was previously presented to the Commissioners. Executive Director asked if the Commissioners have made a decision on a deductible option. Chairman Marion advised that he has spoken with the Commissioners and the Commission Treasurer, and they have agreed to reduce the deductible from \$25,000 to \$5,000 effective

June 9, 2025. Executive Director said a motion was needed to approve the change and the amended Plan of Risk Management will be presented at the July Insurance Commission meeting.

**MOTION TO APPROVE THE REDUCTION OF THE PROPERTY & AUTO
PHYSICAL DAMAGE DEDUCTIBLE FROM \$25,000 TO \$5,000 EFFECTIVE
JUNE 9, 2025**

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

EMAS BLOCK REPAIRS – Executive Director requested that a copy of the report on the repairs made to the damaged EMAS blocks at Trenton-Mercer Airport be provided. Chairman Marion said he will email the final report to the Executive Director. Chairman Marion added that the County is also programming replacement of other EMAS system components in its capital budget beginning this year.

INSURANCE COMMISSION AUDITOR – Executive Director asked if a final decision has been made on the appointment of an Insurance Commission Auditor for the 2024 Fund Year. Commissioner Maldonado confirmed that proposals were received, and the County will approve a contract with Holman Frenia Allison at its June County Commissioner meeting. Executive Director noted that the appointment will be ratified at the July Insurance Commission meeting.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of February enclosed within the agenda. Executive Director reported that as of February 28, 2025 the Commission has a surplus of \$6,938,470. Executive Director advised that line 11 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 February 28, 2025 is \$1,166,214 and advised that the total cash balance is \$10,916,019.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of February. Executive Director reported that as of February 28, 2025 the NJCE has a surplus of \$12,374,693. 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 \$21,226,323.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of February 28, 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.

BEST PRACTICES SEMINAR – Mr. Thorpe reported that the 2025 Best Practices Seminar will be taking place virtually on Thursday, October 30th from 9:30 a.m. to 12:30 p.m. Mr. Thorpe added that additional details will be shared as the event date gets closer.

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

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Marion advised the June Bill List; Resolution 27-25 was included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

MOTION TO APPROVE RESOLUTION 27-25: THE JUNE BILL LIST

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

ATTORNEY: Mr. Adezio advised that the County has been in discussions regarding a shuttle bus system between Trenton-Mercer Airport and Philadelphia International Airport. Mr. Adezio noted that the Insurance Commission professionals have reviewed the proposal regarding the insurance coverage limits and he has been advised that the limits are acceptable. Mr. Adezio thanked the professionals for their assistance. Lastly, Mr. Adezio advised that he would like to discuss a personal injury claim during closed session. With no questions, Mr. Adezio concluded his report.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Mr. Thorpe advised Resolution 28-25, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for April 1, 2025 to April 30, 2025 and May 1, 2025 to May 31, 2025.

MOTION TO APPROVE RESOLUTION 28-25 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

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

MANAGED CARE: Ms. Hydock advised she would review First MCO's report, which was included in the agenda for the month of May. 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 %
May-25	\$ 136,093	\$ 30,384	\$ 105,709	78%	101	99	\$ 84,567	98%

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Callahan referred to the Safety Director's report for May and a portion of June enclosed within the agenda, which included all risk control and safety activities. Mr. Callahan reported that the next loss control visit is scheduled for June 12th at the Wildlife Center. Lastly, Mr. Callahan referred to the list of Safety Director Bulletins that have been issued and the list of all training opportunities that are scheduled through the end of July 2025. Commissioner Silva referenced the Safety Director Bulletin: CDL Fentanyl Added to the Drug Testing and asked if the County's CDL drivers should be notified or if they are already aware of the addition fentanyl drug testing. Mr. Callahan said that he will confirm and report back to the Commissioners. Vice-Chair Montero referenced the CPR and First Aid training and asked whether the attendees receive any documentation after the training is completed. Mr. Callahan advised that the individuals will receive a certificate from Red Cross. With no further questions and/or comments, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Pieroni began her report by introducing Ms. Cindy Villagran, the newest member of the Risk Management Consultant (RMC) team. Ms. Pieroni said Ms. Villagran will be working on the Mercer County account and has experience working on insurance programs for counties. Ms.

June 9, 2025 Mercer County Insurance Fund Commission OPEN Minutes

Pieroni reported that the RMC team continues to work with the County on the various tasks that have been previously discussed. Lastly, Ms. Pieroni reported that the RMC team continues to track the coverage documents for the Sexual Abuse & Molestation (SAM) claims associated with the youth detention center. Ms. Pieroni added that a policy archivist may be needed to determine where some of the coverages were placed. Ms. Pieroni asked if there were any questions. Commissioner Silva said the County is applying for a shelter license so it can manage Mercer House and asked if evidence of insurance coverage can be provided. Ms. Pieroni said she will provide a certificate of insurance (COI). With no further questions, Ms. Pieroni concluded her report.

OLD BUSINESS: Commissioner Maldonado reported that the property appraisal contract for the Insurance Commission will be awarded to AssetWorks at an upcoming County Commissioner meeting.

NEW BUSINESS: Ms. Guerriero introduced Ms. Debra Romanowski and said she is replacing Richard Crooks as the Liability Senior Adjuster for Inservco.

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director requested a motion to approve Resolution 29-25 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 29-25 FOR EXECUTIVE SESSION

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

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

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

MOTION TO ADJOURN:

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

MEETING ADJOURNED: 2:39 PM

Minutes prepared by:

Jason Thorpe, Assisting Secretary

APPENDIX II

Revised Plan of Risk Management

RESOLUTION NO. 30-25

Mercer County Insurance Fund Commission (hereinafter the "Insurance Commission")

BE IT RESOLVED by the Insurance Commission's governing body that effective 06/09/2025 the 2025 Plan of Risk Management shall be:

1.) The perils or liability to be insured against.

- a.) The Insurance Commission insures the following perils or liability:
- Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property, Auto Physical Damage and Boiler & Machinery.
- b.) The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):
- Excess Workers' Compensation including employers liability
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/EPL
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability

2.) The limits of coverage.

- a.) Workers' Compensation limits.
- The Insurance Commission covers \$300,000 per occurrence including:

- Workers' Compensation – Statutory
 - Employer's Liability - \$26,150,000
 - USL&H – Included
 - Harbor Marine/Jones Act – Included
- a.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
- \$22,000,000 each / \$22,000,000 aggregate (Automobile Liability is unaggregated).
 - Subsidence - \$750,000 per occurrence
 - Owned Watercraft 35' in length or less - \$750,000.
 - Garage Liability - \$750,000
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
 - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
 - Care, Custody & Control for Horses: \$25,000 Per Horse
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability
- Limit: \$5,000,000 each claim and \$5,000,000 in the annual aggregate
 - Retentions:
 - POL – All Other: \$100,000
 - EPL – All Other: \$175,000
 - MCIA - \$25,000
- e.) Property/Equipment Breakdown
- Property Limits/Sub-limits
- All Risk: \$260,000,000 Per Occurrence
 - Flood: \$100,000,000 Aggregate, except
 - i. Flood, High Hazard: \$75,000,000 Aggregate
 - Earthquake: \$150,000,000 Aggregate
 - Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
 - UAS (Drones) - \$100,000

- Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
 - Building: Max available NFIP Limit (\$500,000)
 - Contents: Max available NFIP Limit (\$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence
 - The NJCE provides 4% x 1%, subject to a \$10M aggregate
- Engineered Material Arresting System (EMAS): \$200,000
- Note: The Mercer County Insurance Fund Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Mercer County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

f.) Pollution Liability

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate.
- Member Entity Deductible: \$50,000

g.) Crime

Limit per occurrence:

- Mercer County – \$1,000,000
- Mercer County IA - \$1,000,000

Deductible per occurrence:

- Mercer County – \$25,000
- Mercer County IA - \$15,000

h.) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Member Entity Deductibles GL and PL:
 - Mercer County (Medical Reserves Corp) – \$2,500
 - MCIFC Scheduled Physicians - \$5,000
 - C. Jo Soden -MC
 - Doctors Administering Covid Vaccines

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager.

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional terms, conditions, limits, sublimits and retentions may apply.

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

a.) Workers' Compensation (all coverages) - \$300,000 CSL

b.) Excess Liability (all coverages) - \$250,000 CSL

- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
- Personal Injury Protection - \$250,000 CSL

c.) Public Officials Liability/School Board Legal/Employment Practices Liability

- MC & BoSS:
 - i. POL: \$150,000 x \$100,000
 - ii. EPL: \$75,000 x \$175,000

d.) Property/APD - \$250,000 per occurrence less member entity deductibles.

- Flood, SFHA:
 - i. Building: Max available NFIP Limit (\$500,000)
 - ii. Contents: Max available NFIP Limit (\$500,000)
- Engineered Material Arresting System (EMAS): \$300,000 x \$200,000

Member Deductibles:

Property

- MC: \$5,000

- MCIA: \$5,000 (Arena: \$10,000)
- Vacant Property
 - MC & MCIA: \$250,000
- Auto Physical Damage
 - MC: \$5,000 Comprehensive / \$5,000 Collision
 - MCIA: \$1,000 Comprehensive / \$5,000 Collision (Arena: \$10,000)

e.) Equipment Breakdown – \$50,000 for Mercer County and \$90,000 less member deductible of \$1,000 for MCIA.

f.) Crime – None

g.) Pollution Liability – None

h.) Medical Professional General Liability – None

i.) Cyber Liability – None

j.) Non-Owned Aircraft - None

4.) The amount of unpaid claims to be established.

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Safety National, Munich, Berkley, Old Republic, Bowhead and Obsidian for liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
- b.) Each member entity is provided with a claim reporting procedure and appropriate forms.

- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization component through a contract with the claims service company whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission will utilize County Counsel attorneys and/or in-house counsel. In addition, it has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are

settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$20,000 for workers compensation claims
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 28th day of July, 2025.

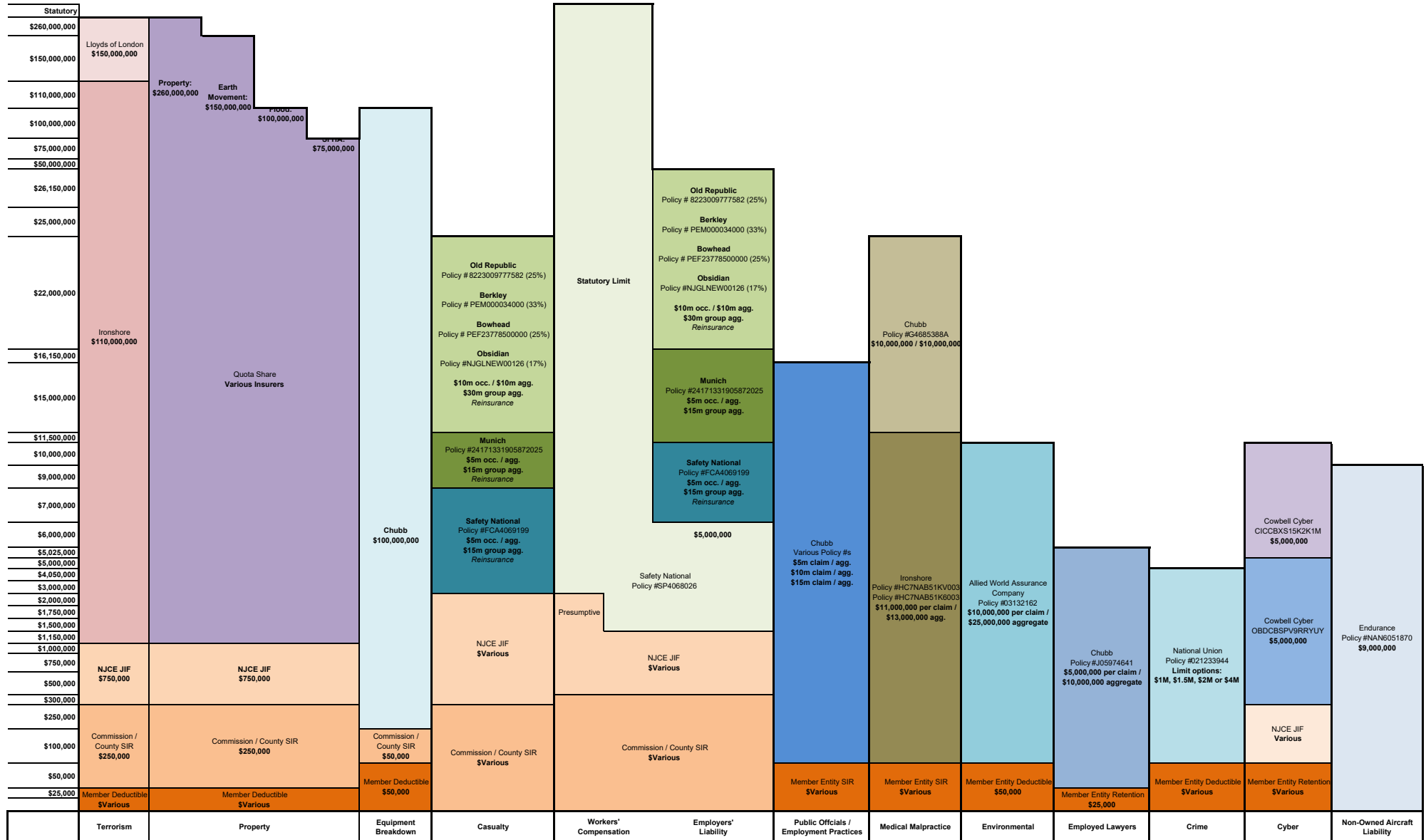
Mercer County Insurance Fund Commission

By: _____
Chairperson

Attest:

APPENDIX III

Revised Limits Schematic



Statutory						
\$260,000,000	Lloyds of London \$150,000,000					
\$150,000,000						
\$110,000,000						
\$100,000,000						
\$26,150,000						
\$22,000,000					Old Republic Policy # 8223009777582 (25%) Berkley Policy # PEM000034000 (33%) Bowhead Policy # PEF23778500000 (25%) Obsidian Policy #NJGLNEW00126 (17%) \$10m occ. / \$10m agg. \$30m group agg. Reinsurance	
\$16,150,000					Munich Policy #24171331905872025 \$5m occ. / agg. \$15m group agg. Reinsurance	
\$12,000,000	Ironshore \$110,000,000	Quota Share Various Insurers \$260,000,000			Safety National Policy #FCA4069199 \$5m occ. / agg. \$15m group agg. Reinsurance	
\$11,500,000						
\$7,000,000						
\$6,150,000						
\$3,000,000						
\$2,000,000						
\$1,750,000						
\$1,500,000						
\$1,150,000						
\$1,000,000						
\$800,000						
\$500,000						
\$300,000	New Jersey Counties Excess Joint Insurance Fund \$750,000	New Jersey Counties Excess Joint Insurance Fund \$750,000				
\$250,000						
\$100,000	Mercer County Insurance Commission \$250,000	Mercer County Insurance Commission \$250,000	Mercer County Insurance Commission \$50,000	Mercer County Insurance Commission \$250,000	Mercer County Insurance Commission \$300,000	
\$50,000						
Various	Entity Deductible Various	Entity Deductible Various	Entity Deductible \$50,000			
	Terrorism	Property	Equipment Breakdown	Casualty	Employers' Liability	WC

NOTES:

MEMBER ENTITIES & DEDUCTIBLES:

Entity	Property	Vacant Property	Auto Physical Damage		Equipment Breakdown
			Comprehensive	Collision	
Mercer County	\$5,000	\$250,000	\$5,000	\$5,000	\$50,000
Mercer County Improvement Authority	\$5,000 (Arena: \$10,000)	\$250,000	\$1,000	\$5,000 (Arena: \$10,000)	\$1,000

\$10,000,000	ACE American Insurance Company Policy # EONG29007822007 \$5,000,000	Cowbell Cyber CICCBXS15K2K1M \$5,000,000
\$5,000,000		Cowbell Cyber OBDCBSPV9RRYUY \$5,000,000
\$1,000,000		
\$250,000	New Jersey Counties Excess Joint Insurance Fund Various	New Jersey Counties Excess Joint Insurance Fund \$225,000
\$50,000		
Various	Entity Self Insured Retention Various	Entity Self Insured Retention \$25,000
	Public Officials Liability & Employment Practices	Cyber County, BoSS, IA

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Public Officials / Employment Practices		Cyber
	All Other	Employment	All Other
Mercer County	\$100,000	\$175,000	\$25,000
Mercer County Board of Social Services	\$100,000	\$175,000	\$25,000
Mercer County Improvement Authority	\$25,000	\$25,000	\$25,000

\$5,000,000	Chubb Insurance Company of New Jersey Policy # J05974641 \$5,000,000 per claim / \$10,000,000 aggregate
Various	Member Entity Retention Various
	Employed Lawyers

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Self-Insured Retention
Camden County	\$50,000
Camden County Board of Social Services	\$25,000
Camden County College	\$25,000
Camden County Department of Police	\$25,000
Camden County Municipal Utilities Authority	\$25,000
Camden County Pollution Control Financing Authority	\$25,000
Gloucester County	\$25,000
Union County	\$25,000
Cumberland County	\$25,000
County of Atlantic	\$25,000
Burlington County	\$25,000
Mercer County County	\$25,000
Ocean County Board of Health	\$25,000

\$21,000,000	Illinois Union Insurance Company Policy # XHL G4685388A 007 \$10,000,000 per claim / aggregate
\$11,000,000	Ironshore Specialty Insurance Company Policy # HC7NAB51K6004 \$10,000,000 per claim / aggregate
\$1,000,000	Ironshore Specialty Insurance Company Policy # HC7NAB51KV004 \$1,000,000 per claim / \$3,000,000 aggregate
Various	Member Entity Self Insured Retention Various
	Medical Malpractice & General Liability

NOTES:

1. Burlington County Board of Social Services does not purchase the excess limits with Illinois Union Insurance Company.
2. Effective 01/01/2020, Camden County Medical Reserve Corps only purchases the primary \$1m per claim / \$3m aggregate layer.

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Self-Insured Retention
Camden County	
Department of Health (Outpatient Clinic)	\$5,000
Camden County College Allied Healthcare Programs and Dental Clinic Operations	\$5,000
Camden County Medical Reserve Corps	\$2,500
Gloucester County	
Department of Health Services	\$25,000
Division of Education & Disability	\$25,000
Division of Senior Services	\$25,000
Emergency Response Center	\$20,000
Prosecutor's Office (Sexual Assault Nurse Examiners)	\$5,000
Improvement Authority dba Shady Lane Nursing Home (Skilled Living Facility)	\$25,000
Rowan College of South Jersey Allied Health Programs	\$5,000
Burlington County	
Department of Health	\$5,000
Burlington County Special Services School District	\$5,000
Rowan College of Burlington County	\$5,000
Burlington County Board of Social Services	\$5,000
Cumberland County	
Department of Health	\$50,000
Outpatient Clinic	\$50,000
Department of Human Services - Division of Mental Health and Addiction Services	\$50,000
Sexual Assault Nurse Examiners (SANE)	\$50,000
Atlantic County	
Meadowview Nursing Home	\$1,000,000
Clinic/Public Health Nurses	\$1,000,000
University of Medicine and Dentistry (GL Only)	\$1,000,000
Mercer County	
Medical Reserves Corps	\$2,500
Employed Nurses of Correctional Facilities	\$25,000
Employed Nurses of Mercer County Wound Care Clinic	\$5,000
Ocean County	
Ocean County Board of Health	\$5,000
Scheduled Physicians	
Tamara Bell (AC) Caryl Bochniak (AC) John W. Peterson (BC) Lauren Thoma(BC) Peter Maszri (BC) Jordan B. Barnett (BC) Allan Raden, DMD (CCC) Ann Jeffers, DMD (CCC) Carmella Fanelle (CCC) Brian Cardillo (CCC) Erika Salminen (RCGC) Shannon White (RCGC) Lois Lawson-Briddell (RCGC) William Leonard (RCSJ) Daksha Shah (GC,BC) Diane Mussoline (RCSJ) Gerald A. Feigin (GC) Herbert Conaway (BC) Ian Hood (GC) Josette Palmer (GC) Nicoletta Turner-Foster (BC) Richard Sharpe (BC) Rick Hong (CC)	\$5,000

\$4,000,000	National Union Policy # 021233944 \$4,000,000	National Union Policy # 021233944 \$2,000,000	National Union Policy # 021233944 \$2,000,000	National Union Policy # 021233944 \$1,500,000	National Union Policy # 021233944 \$1,000,000	National Union Policy #021233944 \$1,000,000	National Union Policy #021233944 \$1,000,000		
\$2,000,000									
\$1,500,000									
\$1,000,000									
Various	Member Entity Deductible \$50,000	Member Entity Deductible \$10,000	Member Entity Deductible \$25,000			Member Entity Deductible \$15,000	Member Entity Deductible \$10,000		
	Crime								

- NOTES:
- Each Entity listed below has its own limit of insurance.
 - Burlington County Insurance Commission provides Rowan College at Burlington County a deductible buy-down for the \$7,500 x \$2,500 layer.

MEMBER ENTITIES:							
	Camden County (including Camden County Police)	Camden County College (including Camden County College Foundation)	County of Ocean	County of Atlantic (including Meadowview Nursing Home)	Cumberland County	Atlantic County Improvement Authority	County of Burlington (incl. BoSS)
		Cumberland County Improvement Authority	Ocean County Board of Commissioners	Monmouth County	Hudson County	Atlantic County Utilities Authority	Burlington County Bridge Commission
			The Ocean County Library Commission, Inc.		Mercer County	Camden County Health Services Center	Camden County Board of Social Services
			The Ocean County Mosquito Extermination Commission		Union County	Gloucester County	Camden County Municipal Utilities Authority
			Ocean County Board of Health			Mercer County Improvement Authority	Pollution Control Financing Authority of Camden County
			Ocean County Board of Social Services				Cumberland County Board of Social Services
							Gloucester County Improvement Authority
							Gloucester County Library Commission
							Gloucester County Utilities Authority
							Rowan College of South Jersey
							Rowan College at Burlington County

\$9,000,000	Endurance American Insurance Company Policy # NAN6051870 \$9,000,000
	Non-Owned Aircraft Liability

MEMBER ENTITIES:

Atlantic County
Atlantic County Improvement Authority
Atlantic County Utilities Authority
Burlington County
Burlington County Board of Social Services
Burlington County Bridge Commission
Rowan College at Burlington County
Camden County
Camden County Board of Social Services
Camden County College
Camden County Department of Police Services
Camden County Improvement Authority
Camden County Municipal Utilities Authority
Camden County Pollution Control Financing Authority
Cumberland County
Cumberland County Improvement Authority
Gloucester County
Gloucester County Improvement Authority
Gloucester County Library Commission
Gloucester County Utilities Authority
Rowan College of South Jersey
Hudson County
Mercer County
Mercer County Improvement Authority
Monmouth County
Ocean County
The Ocean County Board of County Commissioners
The Ocean County Library Commission, Inc.
The Ocean County Board of Social Services
Union County

\$10,000,000	Allied World Assurance Co Policy #03132162 \$10,000,000 per claim / \$25,000,000 aggregate
\$1,500,000	
\$1,000,000	
\$50,000	Member Entity Deductible \$50,000
	Pollution All Other

NOTES:

MEMBER ENTITIES:

Camden County
Camden County College
Camden County College Foundation
Camden County Mosquito Commission
Camden County Municipal Utilities Authority
Camden County Pollution Control Financing Authority
Camden County Health Services Center
Camden County Board of Social Services
Camden County Improvement Authority
Gloucester County
Rowan College of South Jersey
Gloucester County Utilities Authority
Gloucester County Improvement Authority
Gloucester County Library Commission
Burlington County
Burlington County Board of Social Services
Burlington County Bridge Commission
County of Union
Cumberland County Improvement Authority
Ocean County Mosquito Extermination Commission
County of Ocean Board of County Commissioners
Atlantic County Utilities Authority
Cumberland County
Mercer County
Mercer County Improvement Authority
Rowan College at Burlington County
Hudson County

APPENDIX IV

County Park Ranger Training

THE COUNTY PARK RANGER

The first and perhaps only contact most park visitors have with county park personnel is with the County Park Ranger. The Ranger's demeanor and competence, therefore, are major factors which shape public opinion about the county park.

The County Park Ranger provides for the safety, protection, and enjoyment of the park visitor, as well as for the protection of the county park. In order to fulfill this dual role, the Ranger must be the steward of both the visiting public and the natural resources of the park. Because the Ranger interacts in many different ways with visitors and the natural environment, it is essential that this key person be skilled and versatile.

The County Park Ranger has four general responsibilities:

Protecting People from People--The County Park Ranger must have a basic knowledge of how people interact with each other as individuals and as groups. Park visitors may often place themselves in danger through careless acts; they may be harassed or endangered by other individuals or groups. Language barriers, misunderstandings, and the effects of alcohol can contribute to conflicts between individuals and groups. The Ranger should know what alternatives are available for resolving conflicts and should be able to apply them effectively. The Ranger should know how to listen and observe, how to think before acting, and how to ensure the enjoyment and safety of all visitors.

Protecting the People from the Natural Resources--The park visitor is often uninformed and unaware of hazards within the park. Some of these hazards may be caused by other

park visitors. More often, though, they result from natural causes. The park visitor may develop a false sense of security while in a park and, as a result, may be especially vulnerable to natural hazards. The County Park Ranger should be aware of such hazards, those that are constant as well as those which change throughout the year, or which result from unusual circumstances. The Ranger should be able to warn and inform the public both in person and through proper signing and educating practices and should be able to take immediate steps to correct and prevent hazards and dangers.

Protecting the Natural Resources from the People--The natural resources within a park may be damaged by careless or purposeful acts on the part of the park visitor or by overuse and poor management. The County Park Ranger should strive to facilitate the most extensive use of the parks natural resources without allowing them to become depleted or damaged. To accomplish this, the Ranger must know the park well, be able to observe detrimental changes or conditions, and remedy such conditions through proper protective management and effective communication.

Protecting the Natural Resources from the Natural Resources--The County Park Ranger must be able to recognize and remedy natural problems. These can worsen on their own through neglect and may require great effort and expense to correct. The Ranger should know how these problems occur, how to correct them, and how to communicate observations of problems to the proper people.

These four general responsibilities include all phases of the operation and maintenance of county park lands and facilities, as well as all phases of visitor contact, including but not limited to enforcement of county park rules and regulations and, where applicable, pertinent laws. The Basic Course for County Park Rangers addresses the Ranger's four general responsibilities for protecting the park and park visitors.

Mercer County Park Rangers – Displaying the Need for Basic Course for County Park Rangers for All MCP Rangers

Research conducted by:

Ryan Shaw

February 6, 2025

Synopsis

The Mercer County Park Rangers are attempting to be in absolute compliance with the Police Training Act and Police Training Commission's mandate to have all County Park Rangers trained via the NJ Police Training Commission's Basic Course for County Park Rangers within 18 months of appointment. The MCP Rangers currently have 3 actively certified County Park Rangers within the Mercer County Park Rangers with a staff of 18 full-time employees. The NJ Department of Personnel also mandates this training within 18 months of appointment; however, we may not fall under this mandate as we are not under the Civil Service Commission. Our title was developed from the Civil Service job title for County Park Ranger. MCP Rangers fall within the purview of NJ Title 40:12-6, which, in a letter from the NJ Office of the Attorney General, suggests that any County Park Rangers that fall under this statute should receive this training. The MCP Rangers have not sent anyone to attend this training course in approximately 20 years.

Failure to receive this basic training is not only a **disservice to the public** in which we are obligated to protect, but it also **endangers the safety of our Rangers**.

What is a County Park Ranger?

1. According to the NJ Police Training Commission (PTC):
 - A County Park Ranger provides to protect people from people, people from nature, nature from people, and nature from nature (Police Training Commission, 2024, pp. 1-3).
 - "due to a variety of statues and the duties and responsibilities that County Park Rangers have, they are considered law enforcement officers" (Aparin V. Gloucester, 2000).
 - "County Park Rangers to come within the purview of the Police Training Act, as said rangers are members of a "law enforcement unit"" (Aparin V. Gloucester, 2000).
2. According to the Mercer County Park Commission (within the Mercer County Park Rangers Employee Reference Book):
 - "Rangers are responsible for the preservation of the public peace, protection of life and property, the prevention of crime, enforcement of the rules, laws and ordinances of the Mercer County Park Commission or as otherwise applicable" (MCPR, 2024).

- “Rangers shall, in no case, refuse his or her assistance for the protection or persons or property requiring immediate attention near their post or zone if called upon” (MCPR, 2024).
 - “Rangers shall furnish information or render aid to all persons, when requested, consistent with his or her duties” (MCPR, 2024).
3. According to the NJ Civil Service Commission (job specification 01414):
- “Under direction, enforces laws, regulations, and policies regarding the use of the park by the public, provides information to the public pertaining to park use, natural phenomena, safety requirements, and points of interest, performs park maintenance duties; does other related duties.” (NJCSC, 2001).

Aparin V. Gloucester, 2000.

1. Aparin V. Gloucester is a case heard by the Superior Court of NJ regarding the Gloucester County Park Rangers requesting a Writ of Mandamus for this Basic Course for County Park Rangers. The writ was upheld by the NJ Superior Court.
 - This case was started due to an appeal request by Gloucester County on a prior ruling that the writ should be issued. This appeal was dismissed by the courts and the writ was upheld.
 - Interviewed representatives from the NJ Department of Personnel and the NJ Police Training Commission which cited purposes for the mandated training.
 - PTC emphasized that the training provides to standardize County Park Rangers across the state, limits the county’s liability, **and helps to keep County Park Rangers safe in the performance of their duties.**
 - A letter from the Attorney General’s office stated, “the Monmouth County Park Rangers should be notified that said agency comes within the jurisdiction of the Police Training Act, and appropriate steps should be taken to insure those employees granted police powers as defined in **N.J.S.A. 40:12-6** satisfactorily complete the requirements of the Police Training Act” (Aparin v. Gloucester, 2000).
 - i. **40:12-6 is the same statute that Mercer County references** in the previously mentioned MCP Ranger Employee Reference Book.
 - 40:12-6 states “40:12-6. The board of recreation commissioners shall have full control over all lands, playgrounds and recreation places acquired or leased under the provisions of sections 40:12-1 to 40:12-9 of this Title and may adopt a board seal, suitable rules, regulations and bylaws for the use thereof, and the conduct of all persons while on or

using the same; and any person who shall violate any of such rules, regulations or bylaws shall be deemed and adjudged to be a disorderly person.

- The custodians, supervisors and assistants appointed by the board shall, while on duty and for the purpose of preserving order and the observance of the rules, regulations and bylaws of the board, have all the power and authority of police officers of the respective municipalities in and for which they are severally appointed.
- The board may appoint a recreation director for a term not to exceed 3 years, a secretary or clerk, and such number of custodians, supervisors and assistants for the several playgrounds and recreation places under its control as they shall think necessary, and fix and determine their salaries.

(JUSTIA U.S. Law, 2024)

- The court emphasized that because the CSC description for County Park Ranger mandated the training, the job training was mandatory for the County of Gloucester to provide to their County Park Rangers.

Opinion – The court considered multiple factors when determining whether to dismiss the appeal to appeal the writ of mandamus. The court ultimately relied on the power and authority granted to the NJ Department of Personnel to enforce the writ that required the training. Although the MCP Rangers do not fall under the NJCSC, there is an argument to be made that regardless of CSC or not, our title (which was created from the CSC title for County Park Ranger) shares identical responsibilities and the name “County Park Ranger”. Compared to other counties within New Jersey, this failure to provide training for County Park Rangers is not the standard. There is also an ethical concern here as the training is largely to help keep County Park Rangers safe while carrying out their duties. Additionally, this training is commonplace for other counties and their County Park Rangers. We have not located a NJ County whose Park Rangers are not compliant with the PTC and CSC mandated training. Additionally, the NJ Office of the Attorney General highlighted that when another county fell under 40:12-6 (referring to Monmouth County), they were to take steps to receive this training. Mercer County Park Rangers fall under the same statute.

Why MCP Rangers Need This Training:

1. According to an article from NPR, “Park Rangers are five times more likely to be assaulted than US border patrol officers, and 12 times more likely to be attacked than FBI agents.” (Sullivan, 2005)
 - a. In 2024, a Mercer County Park Ranger was dispatched to a call for a report of an ongoing knife attack within the park. That Ranger arrived at the same time as local police and assisted in the physical apprehension of the suspect. A knife was in the suspect’s pants and the suspect was charged by local police for his crimes.
 - b. In 2024, multiple Mercer County Park Rangers were dispatched to investigate reports of armed individuals, all of which were confirmed to be hunters. In one instance, a Mercer County Park Ranger was dispatched to investigate an armed individual by a local police department’s dispatch center.
 - c. In 2024, Mercer County Park Rangers located both spent and unspent 9mm shell casings in Roebling Park located in Hamilton Twp, NJ.
 - d. Not all Mercer County Park Rangers are currently equipped with OC spray for protection. None of the Mercer County Park Rangers are currently issued bullet-proof vests but instead opt to purchase them on their own accord due to increasing safety concerns. Mercer County has been asked multiple times to provide these vests but have so far refused to do so.
 - e. According to crimegrade.org, Mercer County Park Rangers patrol in zones that are rated as an “F”, the lowest possible score, for overall crime (CrimeGrade.org, 2025). These areas are in Trenton, NJ, where Rangers patrol South Riverwalk Park, Trenton Thunder Baseball Park, and Capital City Farms. These areas are deemed so unsafe that Rangers are often advised by leadership to avoid them after dark.
2. Mercer County Park Rangers frequently interact with the public after sunset.
 - a. One responsibility of the Mercer County Park Rangers is to advise the public to leave the park after sunset. This often requires approaching vehicles or people on-foot in secluded areas. There is currently no SOP, SOG, or training offered by Mercer County on the best practices for carrying this duty out. This is something covered in the PTC Basic Course for County Park Rangers training.
 - b. Mercer County Park Rangers frequently come across vehicles where sexual acts are being conducted inside. There is also no SOP, SOG, or training on the best practices for handling such a situation.

- c. In 2024, a Mercer County Park Ranger came across a stolen vehicle that was ditched in Mercer County Park after sunset.
 - d. In 2024, there were multiple instances where Mercer County Park Rangers were locking restrooms (a typical responsibility), and came across males and females within these restrooms together. In one instance, a male and female were locked inside of the men's restroom using narcotics. This was also suspected of another group that were locking themselves in a women's restroom after sunset where Rangers also stumbled upon the same group on two different occasions.
 - e. In 2024, a Mercer County Park Ranger approached a vehicle that had been broken down in a spot for weeks. The individual inside of the vehicle reported he was homeless and going through a difficult time. The individual made concerning statements prompting the Ranger to contact local police for assistance. Local police found three weapons inside of the individual's vehicle. The individual was admitted to a mental health facility at the conclusion of the interaction.
- 3. MCP Rangers receive dispatches to emergency calls.
 - a. Often, MCP Rangers will be directly dispatched to emergency calls.
 - b. MCP Ranger vehicles are equipped with red and blue lights and sirens.
 - i. MCP Rangers currently receive no training in the use, operation of, statutes, or best practices for responding to calls while utilizing these tools. There is only a blurb in the handbook about what "Code-3" is and when it should be used, with an emphasis that the Ranger may be personally liable for anyone hurt while utilizing Code-3. This is something covered in the PTC Basic County Park Ranger Course.
- 4. MCP Rangers sometimes come across emergency incidents outside of the parks, typically while in transit to other parks.
 - a. In 2024, a Ranger came across a flash flood where two vehicles were submerged in rising flood waters. This happened outside of the park system. The Ranger, knowledgeable from training as a firefighter, contacted the proper emergency services, took control of the scene until assistance arrived, and helped rescue one victim from a partially submerged vehicle. While en route to assist this Ranger, another Ranger became trapped inside of her vehicle in flood waters that submerged her vehicle. This Ranger was able to extricate herself from the vehicle and was ultimately okay.

- b. In 2024, a Ranger came across an intoxicated individual walking on a dangerous section of roadway. The Ranger assisted the individual until local police arrived to take over, ensuring that the individual was safe.
- c. In 2025, a Ranger came across a distressed individual on a public road and assisted the individual who was later determined to be diagnosed with dementia.
- d. These types of instances are not uncommon, however, there is no general understanding on whether Rangers are able or obligated by law or duty to stop and help.

5. Liability.

- a. Rangers, by statute, can detain and arrest individuals. This is a serious action that should not be taken lightly as it potentially infringes on someone's rights. Without the proper knowledge of how, when, and why to utilize this method, Rangers are opening themselves up to extreme liability. Additionally, the county also shares this liability due to their failure to send Rangers to be trained under the PTC's Basic County Park Ranger Course.
- b. Rangers are also authorized to use force when necessary to protect themselves or others. This is evident in the County offering to send Rangers to a one-day Use of Force class, whereupon completion, Rangers are issued a collapsable ASP baton and OC Spray. This is also evident as there is a policy on the use of OC spray included in the Ranger Employee Reference Book. The PTC's Basic Course for County Park Rangers further explores use of force, the public's rights, defensive tactics, and post-arrest procedures. Use of force is a major concern to Rangers, and many are hesitant to use the tools at their disposal due to this fear of liability which could result in the Ranger, or the public being hurt because of this hesitation and lack of training. This could also open the Ranger up to liability for failure to act.

6. Interactions with critically sick or deceased individuals.

- a. There have been multiple instances of Rangers dealing with deceased or dying individuals
 - i. Currently, the training offered relating to this topic is a basic CPR class and Narcan training.
 - ii. In 2024, Rangers arrived at a scene of an unconscious and unresponsive person. They attempted life-saving measures; however, the individual would later pass in the hospital. These Rangers were

- criticized for not being able to properly use the standard issue oxygen tank, however, they were not properly trained on how to use it.
- iii. In the past, Rangers attempted to save an overdose victim, who passed later from their condition. Rangers do receive training in Narcan, however, do not frequently practice or train in the administering of it.
 - iv. In the past, Rangers have come across suicide victims on park property.
- b. The PTC's Basic Course for County Park Rangers further explores handling of sick, injured, and deceased persons.

Summary

The Mercer County Park Rangers have not sent anyone to attend the Basic Course for County Park Rangers in approximately 20 years. This is a training course suggested by the NJ Office of the Attorney General, mandated by the New Jersey Police Training Commission, mandated by the Department of Personnel, mandated under the Police Training Act, and that is standard across all counties that we have personally contacted across the state of New Jersey. The failure of the Mercer County Park Commission to protect both the public and its County Park Rangers is unacceptable and dangerous. This is an issue that cannot wait to be resolved but rather should be investigated immediately for the overall welfare and safety of everyone who is a stakeholder in Mercer County and the county park system within.

References:

Police Training Commission (2024). *The County Park Ranger* Retrieved from Police Training Commission Staff via email.

Aparin v. County of Gloucester, Docket No. A-183-00T3 (2000)

<https://caselaw.findlaw.com/court/nj-superior-court/1418245.html>

Mercer County Park Rangers (2024). *Employee Reference Book*

New Jersey Civil Service Commission (2001). *Job Specification: County Park Ranger*

<https://info.csc.nj.gov/jobspec/01414.htm>

JUSTIA U.S. Law (2024). *2024 New Jersey Revised Statutes Title 40 – Municipalities and Counties Section 40:12-6 – Powers of board of recreation commissioners.*

<https://law.justia.com/codes/new-jersey/title-40/section-40-12-6/>

Mercer County Park Commission (2016). *Rules and Regulations*

<https://www.mercercounty.org/home/showpublisheddocument/24956/638066292863000000>

Laura Sullivan (2005). *The Dangers of Being a Ranger* NPR.

<https://www.npr.org/2005/06/18/4709159/the-dangers-of-being-a-ranger>

CrimeGrade.org (2025). *The Safest and Most Dangerous Places in Downtown Trenton, Trenton, NJ: Crime Maps and Statistics* <https://crimegrade.org/safest-places-in-downtown-trenton-trenton-nj/>

Additional Statutes:

Title 40:37-95.2:

For purposes of P.L. 1985, c. 439 (C. 40A:14-146.8 et seq.), regarding the appointment of special law enforcement officers, county park commissions shall be entitled to act as a local unit as defined in that act.

Title 40:37-10.2 MUNICIPALITIES AND COUNTIES – Immunity from liability for death, injury:

Nothing in this article contained shall be construed to make any shade tree commission or a member thereof, or any volunteer participating in a community forestry program as provided for by section 4 of P.L.1996, c.135 (C.13:1L-17.4), responsible for the death or injury of any person, or for an injury to any property or highway tree or shrub. Liability for any such death or injury shall be governed by the provisions of section 16 of P.L.1996, c.135 (C.59:4-10) and any other relevant provisions of the "New Jersey Tort Claims Act," N.J.S.59:1-1 et seq.

Title 59:2-3 Discretionary activities

A public entity is not liable for exercise of discretion in determining adequate governmental services unless a court concludes that the determination of the public entity was palpably unreasonable.

Title 59:4-2

Public entity is liable for injury caused by a condition of its property – if established there was a reasonably foreseeable risk of the kind of injury which was incurred – and that a public entity had actual or constructive notice of the dangerous condition a sufficient time prior to the injury to have taken measures to protect against the dangerous condition.

Title 59:4-3

A public entity shall be deemed to have actual notice of a dangerous condition within the meaning of subsection b. of 4-2 if it had actual knowledge of the existence of the condition or if it should have known of its dangerous character.

Title 59:5-2

Pursuit for law enforcement purposes, neither the entity or employee is liable for – any injury resulting from or caused by a law enforcement officer's pursuit of a person

59:5-4 Failure to provide police protection:

Neither a public entity nor a public employee is liable for failure to provide police protection service or, if police protection service is provided, for failure to provide sufficient police protection service.

59:4-1

Definition “Protect Against” includes correcting a dangerous condition, providing safeguards against a dangerous condition, or warning of a dangerous condition.