



**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 22, 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: SEPTEMBER 22, 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:** July 28, 2025 Open MinutesAppendix I
July 28, 2025 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE: None**

- ☐ **SAFETY COMMITTEE** Verbal

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

- ☐ **TREASURER – Nicola Trasente**
Resolution 34-25 August Bill List - *Motion*Page 19
Resolution 35-25 September Bill List - *Motion*Page 20
May Treasurer ReportsPages 21-22

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
Resolution 36-25 Authorizing Disclosure of Liability Claims Check RegisterPage 23
Liability Claim Payments 7-1-25 to 7-31-25Pages 24-25
Liability Claim Payments 8-1-25 to 8-31-25Pages 26-27

- ☐ **MANAGED CARE – First MCO**
Monthly Summary Report.....Page 28

- ☐ **RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting**
Monthly Report.....Pages 29-37

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARs).....Pages 38-39**
Resolution 37-25 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: October 27, 2025, 1:30 PM**

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: September 22, 2025

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Reports (Pages 5-7)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the months of July and August. There were (4) four certificates of insurance issued during the month of July and (7) seven certificates issued during the month of August.
- ☐ **Motion to approve the certificate of insurance reports**
- ☐ **NJCE JIF Membership** – Mercer County’s three-year membership in the NJCE JIF expires on 12/31/25. The NJCE mailed the applicable Resolution and Indemnity Agreement to the County Administrator for execution. The County adopted the Renewal Resolution and signed the Agreement during the August 12th Board of County Commissioner meeting.
- ☐ **Entity Membership in the Insurance Commission** – The three-year membership for the Mercer County Insurance Fund Commission is also due to expire at the end of the year. The Fund Office has distributed the applicable Indemnity and Trust Agreement to the County and Improvement Authority for execution. Each member entity will need to pass a resolution authorizing its participation in the Mercer County Insurance Fund Commission. The Improvement Authority has submitted its renewal documents to the Fund Office. We await the same from the County.
- ☐ **Professional Service Agreements** – The Service Agreements for the positions of Executive Director, Actuary, and Claims Administrator are due to expire on 12/31/25. The Fund Office will work with County to issue and advertise the applicable RFPs for each professional service.
- ☐ **2024 Report of Audit** – The auditor, Holman Frenia Allison, will present the 2024 Report during the October Insurance Commission meeting.
- ☐ **New Jersey Counties Excess Joint Insurance Fund** - The NJCE is scheduled to meet virtually on Thursday, September 25, 2025, at 9:30 a.m.
- ☐ **2026 Renewal** – The 2026 renewal process began the beginning of August with a deadline to complete by September 5th. The Fund Office and Risk Manager is following up for any outstanding items.
- ☐ **2026 Pre-Renewal Webinar** – As a reminder the NJCE Underwriting Manager is hosting a 2026 pre-renewal Webinar on September 22, at 10 a.m. It is not too late to register! If you need assistance, please contact the Fund Office. The presentation and a recording of the webinar will be made available on njce.org following the event.

- ❑ **2025 Best Practice Workshop (Pages 8-9)** - We 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. An e-mail invitation was sent out on September 4, 2025. A copy of the invitation is included in the agenda on pages 8 and 9.
- ❑ **MCIFC Property & Casualty Financial Fast Track (Pages 10-12)** – Included in the agenda on pages 10-12 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2025** the Commission has a surplus of **\$6,898,021**. 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 May 31, 2025 is **\$1,416,989**. The total cash balance is **\$12,876,773**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of May. As of May 31, 2025 the NJCE has a surplus of **\$14,191,741**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is **\$29,734,979**.
- ❑ **Claims Tracking Reports (Pages 16-18)** - Included in the agenda on pages 16-18 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of May 31, 2025. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
- ❑ **2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 110th annual conference is scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 19. We encourage our commissioners to attend.
- ❑ **2025 Meeting Schedule** – The next Commission meeting is scheduled for Monday, October 27, 2025 at 1:30 PM.

From 7/1/2025 To 8/1/2025

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Emergency Medical I - County of Mercer	Services Task Force Support Group a NJ non-profit corp. 1100 State Rt 35, Suite A;PMB# 1050 Ocean, NJ 07712	RE: NJ EMS Task Force Support Group New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract in respect to evidence of insurance.	7/3/2025 #5540540	GL AU EX WC OTH
H - Borough of Hightstown I - County of Mercer	156 Bank Street Hightstown, NJ 08520	Company B: Auto Physical Damage; Policy Term: 1/1/2025 - 1/1/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Leased Premises- Mercer County Library, Hightstown Branch The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the leased premises for the Mercer County Library, Hightstown Branch.	7/15/2025 #5544027	GL AU EX WC OTH
H - Borough of Hightstown I - County of Mercer	156 Bank Street Hightstown, NJ 08520	Company B: Auto Physical Damage; Policy Term: 1/1/2025 - 1/1/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Leased Premises- Hightstown Memorial Branch Library The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the leased premises for the Hightstown Memorial Branch library located at 114 Franklin Street, Hightstown, NJ 08520.	7/17/2025 #5551968	GL AU EX WC OTH
H - NJ Transit, Local Programs and I - County of Mercer	Minibus Support One Penn Plaza East, 4th floor Newark, NJ 07105	RE: FTA Section 5311 FY 2024 New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract but only with respect to the named insured's activities or operations for claims arising out of their FTA Section 5311 FY 2024 agreement.	7/31/2025 #5606161	GL AU EX WC OTH
Total # of Holders: 4				Total # of Holders: 4

From 8/1/2025 To 9/1/2025

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

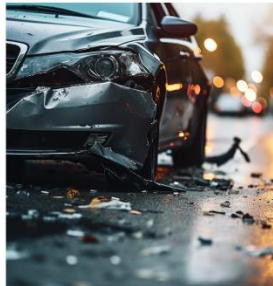
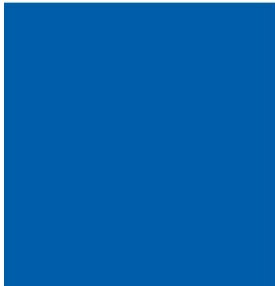
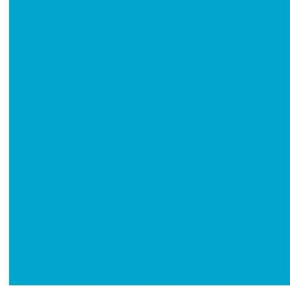
Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - NJ Transit, Local Programs and I - County of Mercer	Minibus Support Two Gateway 283-299 Market Street Newark, NJ 07102	RE: FTA Section 5311 FY 2024 New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract but only with respect to the named insured's activities or operations for claims arising out of their FTA Section 5311 FY 2024 agreement.	8/11/2025 #5615854	GL AU EX WC OTH
H - NJ Transit, Local Programs and I - County of Mercer	Minibus Support Two Gateway 283-299 Market Street Newark, NJ 07102	RE: FTA section 5311 FY 2023 New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract but only with respect to the named insured's activities or operations for claims arising out of their FTA section 5311 FY 2023 agreement.	8/19/2025 #5622182	GL AU EX WC OTH
H - NJ Transit, Local Programs and I - County of Mercer	Minibus Support Two Gateway 283-299 Market Street Newark, NJ 07102	RE: FTA Section 5310 FY2024 New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract but only with respect to the named insured's activities or operations for claims arising out of FTA Section 5310 FY2024.	8/19/2025 #5622187	GL AU EX WC OTH
H - NJ Transit, Local Programs and I - County of Mercer	Minibus Support Two Gateway 283-299 Market Street Newark, NJ 07102	RE: FTA Section 5310 FY2023 New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract but only with respect to the named insured's activities or operations for claims arising out of FTA Section 5310 FY2023.	8/19/2025 #5622186	GL AU EX WC OTH
H - NJ Transit, Local Programs and I - County of Mercer	Minibus Support Two Gateway;283-299 Market Street Newark, NJ 07102	RE: FTA Section 5310 FY2023 New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract but only with respect to the named	8/19/2025 #5622185	GL AU EX WC OTH

From 8/1/2025 To 9/1/2025

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

		insured's activities or operations for claims arising out of FTA Section 5310 FY2023.		
H - NJ Transit, Local Programs and I - County of Mercer	Minibus Support Two Gateway 283-299 Market Street Newark, NJ 07102	RE: FTA section 5311 FY2025 New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract but only with respect to the named insured's activities or operations for claims arising out of their FTA section 5311 FY2025 agreement.	8/19/2025 #5622183	GL AU EX WC OTH
H - State of New Jersey, DHS/DFD I - County of Mercer	6 Quakerbridge Plaza PO Box 716 Trenton, NJ 08625	Company B: Auto Physical Damage; Policy Term: 1/1/2025 - 1/1/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Additional Named Insured Evidence of insurance as respects the Mercer County Board of Social Services which is an Additional Named Insured on the above referenced policies.	8/26/2025 #5639738	GL AU EX WC OTH
Total # of Holders: 7				



DATE: Thursday, October 30, 2025

SAVE MY SPOT

TIME: 9:30AM – 12:30PM EDT

ABOUT THE WEBINAR:

Session #1 – Workers' Compensation: What's New

- Stay ahead of emerging trends and updates shaping the future of workers' comp. Presented by:
 - John Geaney, Esq.
- **Panel Discussion:** Following the presentation, experts will discuss strategies to reduce costs and “return to work” programs. Panelists include:
 - John Geaney, Esq. – Shareholder & Co-Chair, Capehart Scatchard
 - Janette Kessler – Safety & Risk Manager, Atlantic County Utilities Authority
 - Antoinette DePaola, JD, CPM – Division of Safety & Risk Management, Ocean County
 - Kerin Drumheiser – Senior Associate Claim Consultant, PERMA Risk Management

Session #2 – Motor Vehicle Crashes Mitigation

- Learn proven management approaches that improve safety and minimize exposure. Presented by:
 - Keith Hummel & Harry Earle

Session #3 – A Day in the Life of a County Risk Manager

- Gain a first-hand perspective on challenges, solutions and lessons learned in today's risk landscape. Presented by:
 - Edward Cooney, MBA, CCIC
- **Panel Discussion:** Following the presentation, experts will discuss how to maximize the use of your current vendors and tackle unexpected events as a County Risk Manager. Panelists include:
 - Edward Cooney, MBA, CCIC – Partner, Managing Account Executive, Conner Strong & Buckelew
 - Ashley Buono, Esq. – Burlington County Solicitor
 - Edmund Shea – Risk Manager, Hudson County

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	747,141	3,735,704	82,805,775	86,541,479
2.	CLAIM EXPENSES				
	Paid Claims	86,916	1,660,996	27,777,280	29,438,277
	Case Reserves	171,748	375,882	6,009,668	6,385,550
	IBNR	59,310	(28,227)	2,242,181	2,213,954
	Excess Insurance Recoverable	(1,031)	(19,127)	(356,735)	(375,862)
	Discounted Claim Value	(5,015)	(13,611)	(169,214)	(182,826)
	TOTAL CLAIMS	311,928	1,975,913	35,503,180	37,479,093
3.	EXPENSES				
	Excess Premiums	350,574	1,752,871	30,539,305	32,292,176
	Administrative	56,510	282,975	6,416,772	6,699,747
	TOTAL EXPENSES	407,084	2,035,847	36,956,077	38,991,924
4.	UNDERWRITING PROFIT (1-2-3)	28,129	(276,056)	10,346,518	10,070,462
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	28,129	(276,056)	10,346,518	10,070,462
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	0	250,776	1,166,214	1,416,989
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	28,129	(614,711)	7,512,732	6,898,021
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	0	(3,825)	699,067	695,242
	2015	0	6,361	686,038	692,399
	2016	0	23,470	996,731	1,020,201
	2017	(0)	(334,442)	2,764,510	2,430,068
	2018	0	(377,517)	2,321,667	1,944,150
	2019	0	11,566	1,676,209	1,687,776
	2020	(0)	(46,595)	364,311	317,717
	2021	0	(5,819)	(52,742)	(58,561)
	2022	0	(62,207)	(829,484)	(891,690)
	2023	0	150,812	(742,312)	(591,500)
	2024	(0)	(163,909)	(371,265)	(535,173)
	2025	28,129	187,393		187,393
TOTAL SURPLUS (DEFICITS)		28,129	(614,711)	7,512,732	6,898,021
TOTAL CASH					12,876,773

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	0	2,625	2,208,307	2,210,932
	Case Reserves	0	4,875	(1)	4,874
	IBNR	0	(2,500)	30,000	27,500
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(106)	(208)	(314)
TOTAL FY 2014 CLAIMS		0	4,894	2,238,099	2,242,993
FUND YEAR 2015					
	Paid Claims	(4,394)	(4,394)	2,772,863	2,768,468
	Case Reserves	0	0	(1)	(1)
	IBNR	4,394	(606)	22,500	21,894
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	31	(245)	(214)
TOTAL FY 2015 CLAIMS		0	(4,969)	2,795,116	2,790,147
FUND YEAR 2016					
	Paid Claims	709	12,878	3,306,433	3,319,310
	Case Reserves	18,081	7,228	327,048	334,277
	IBNR	(18,790)	(18,790)	33,720	14,930
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,420	(5,766)	(4,346)
TOTAL FY 2016 CLAIMS		0	2,736	3,661,435	3,664,171
FUND YEAR 2017					
	Paid Claims	(17,276)	(15,668)	2,543,394	2,527,727
	Case Reserves	0	(1,609)	47,489	45,880
	IBNR	17,276	14,976	26,710	41,687
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	14	(1,237)	(1,223)
TOTAL FY 2017 CLAIMS		0	(2,286)	2,616,357	2,614,071
FUND YEAR 2018					
	Paid Claims	(400)	138,727	2,754,344	2,893,070
	Case Reserves	0	(1,723)	27,022	25,300
	IBNR	400	931	7,584	8,515
	Excess Insurance Recoverable	0	0	(986)	(986)
	Discounted Claim Value	0	(35)	(538)	(573)
TOTAL FY 2018 CLAIMS		0	137,900	2,787,426	2,925,326
FUND YEAR 2019					
	Paid Claims	(4,601)	17,904	2,885,466	2,903,370
	Case Reserves	1,230	(12,156)	137,865	125,709
	IBNR	3,371	(3,261)	43,421	40,160
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	72	(2,677)	(2,606)
TOTAL FY 2019 CLAIMS		0	2,558	3,064,075	3,066,634
FUND YEAR 2020					
	Paid Claims	(501)	282,082	2,848,194	3,130,277
	Case Reserves	46,297	(112,500)	552,521	440,021
	IBNR	(44,766)	(65,124)	90,755	25,630
	Excess Insurance Recoverable	(1,031)	(19,127)	(355,749)	(374,876)
	Discounted Claim Value	0	811	(8,931)	(8,120)
TOTAL FY 2020 CLAIMS		0	86,142	3,126,790	3,212,932

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	7,175	11,860	2,462,391	2,474,252
	Case Reserves	(39,555)	(35,530)	465,663	430,133
	IBNR	32,379	41,421	247,569	288,990
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(286)	(13,171)	(13,456)
TOTAL FY 2021 CLAIMS		(0)	17,466	3,162,453	3,179,919
FUND YEAR 2022					
	Paid Claims	74,487	205,779	2,768,681	2,974,460
	Case Reserves	(71,038)	(77,365)	1,171,857	1,094,491
	IBNR	(3,449)	(38,254)	303,010	264,756
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(416)	(31,053)	(31,468)
TOTAL FY 2022 CLAIMS		0	89,743	4,212,495	4,302,238
FUND YEAR 2023					
	Paid Claims	(12,850)	97,445	1,756,809	1,854,254
	Case Reserves	(30,677)	(425,234)	1,118,148	692,914
	IBNR	43,527	273,484	745,398	1,018,881
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	3,665	(40,948)	(37,283)
TOTAL FY 2023 CLAIMS		0	(50,640)	3,579,406	3,528,766
FUND YEAR 2024					
	Paid Claims	(40,205)	607,925	1,470,398	2,078,323
	Case Reserves	(75,088)	(232,373)	2,162,057	1,929,684
	IBNR	115,293	(249,119)	691,515	442,396
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	8,992	(64,442)	(55,449)
TOTAL FY 2024 CLAIMS		0	135,425	4,259,528	4,394,953
FUND YEAR 2025					
	Paid Claims	84,771	303,834		303,834
	Case Reserves	322,498	1,262,268		1,262,268
	IBNR	(90,325)	18,615		18,615
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(5,015)	(27,773)		(27,773)
TOTAL FY 2025 CLAIMS		311,928	1,556,943	0	1,556,943
COMBINED TOTAL CLAIMS		311,928	1,975,913	35,503,180	37,479,093
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 \$728,554 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,618,152	18,090,762	326,407,524	344,498,286
2.	CLAIM EXPENSES				
	Paid Claims	540,854	2,419,395	23,673,763	26,093,159
	Case Reserves	115,243	(2,879,876)	15,868,519	12,988,645
	IBNR	239,953	1,598,575	17,187,288	18,785,862
	Discounted Claim Value	(110,944)	(109,553)	(4,295,909)	(4,405,463)
	Excess Recoveries	0	361,322	(1,147,062)	(785,740)
	TOTAL CLAIMS	785,106	1,389,862	51,286,599	52,676,462
3.	EXPENSES				
	Excess Premiums	2,751,858	13,772,636	236,578,246	250,350,882
	Administrative	227,461	1,132,863	23,142,827	24,275,690
	TOTAL EXPENSES	2,979,319	14,905,499	259,721,073	274,626,572
4.	UNDERWRITING PROFIT (1-2-3)	(146,272)	1,795,400	15,399,852	17,195,251
5.	INVESTMENT INCOME	81,359	422,886	3,281,155	3,704,041
6.	PROFIT (4+5)	(64,913)	2,218,286	18,681,007	20,899,292
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(64,913)	2,218,286	11,973,456	14,191,741
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	292	1,558	70,386	71,944
	2011	730	5,329	391,132	396,461
	2012	1,432	6,527	486,042	492,569
	2013	2,595	13,034	1,118,179	1,131,213
	2014	3,480	16,074	1,923,686	1,939,760
	2015	2,859	18,254	1,313,021	1,331,275
	2016	4,417	244,249	1,508,680	1,752,929
	2017	5,748	35,731	2,562,938	2,598,669
	2018	6,521	102,157	2,445,415	2,547,572
	2019	(223,197)	(87,933)	2,073,713	1,985,780
	2020	8,200	377,809	167,484	545,293
	2021	6,330	131,840	(672,764)	(540,924)
	2022	7,548	303,524	1,243,729	1,547,253
	2023	9,627	1,064,034	(4,462,718)	(3,398,684)
	2024	12,037	(276,296)	1,804,532	1,528,236
	2025	86,467	262,394		262,394
TOTAL SURPLUS (DEFICITS)		(64,913)	2,218,286	11,973,455	14,191,741
TOTAL CASH					29,734,979

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 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	0	0	3,000	3,000
	Discounted Claim Value	0	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS		0	(1,427)	835,426	833,999
FUND YEAR 2012					
	Paid Claims	2,721	16,648	1,785,983	1,802,631
	Case Reserves	(2,721)	(16,648)	112,437	95,789
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	1,185	(11,571)	(10,386)
TOTAL FY 2012 CLAIMS		0	1,185	1,890,529	1,891,714
FUND YEAR 2013					
	Paid Claims	0	8,524	1,153,465	1,161,989
	Case Reserves	0	(5,227)	434,898	429,671
	IBNR	0	(3,297)	17,340	14,043
	Discounted Claim Value	0	1,124	(47,302)	(46,178)
TOTAL FY 2013 CLAIMS		0	1,124	1,558,401	1,559,525
FUND YEAR 2014					
	Paid Claims	0	1,500	864,533	866,033
	Case Reserves	0	(4)	82,575	82,571
	IBNR	0	1,107	21,077	22,184
	Discounted Claim Value	0	(98)	(11,153)	(11,251)
TOTAL FY 2014 CLAIMS		0	2,505	957,032	959,537
FUND YEAR 2015					
	Paid Claims	516	1,137	2,473,703	2,474,840
	Case Reserves	(516)	(1,137)	597,900	596,763
	IBNR	0	(3,915)	49,975	46,060
	Discounted Claim Value	0	1,144	(73,534)	(72,390)
TOTAL FY 2015 CLAIMS		0	(2,771)	3,048,044	3,045,273
FUND YEAR 2016					
	Paid Claims	3,484	17,664	1,392,569	1,410,233
	Case Reserves	(3,484)	(264,079)	1,125,747	861,668
	IBNR	0	(1,329)	39,497	38,168
	Discounted Claim Value	0	27,131	(109,929)	(82,798)
TOTAL FY 2016 CLAIMS		0	(220,614)	2,447,884	2,227,270
FUND YEAR 2017					
	Paid Claims	0	1,210	1,585,263	1,586,473
	Case Reserves	(257,729)	(259,039)	605,912	346,874
	IBNR	257,729	252,309	43,208	295,517
	Discounted Claim Value	0	466	(54,120)	(53,654)
TOTAL FY 2017 CLAIMS		0	(5,054)	2,180,263	2,175,209

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	1,134	2,277	1,620,907	1,623,184
	Case Reserves	(1,134)	(49,777)	440,557	390,780
	IBNR	0	(25,760)	227,389	201,629
	Discounted Claim Value	0	5,905	(63,964)	(58,059)
TOTAL FY 2018 CLAIMS		0	(67,356)	2,224,889	2,157,533
FUND YEAR 2019					
	Paid Claims	254	240,832	1,373,046	1,613,878
	Case Reserves	230,851	(33,549)	1,250,583	1,217,034
	IBNR	(2,500)	(112,105)	196,568	84,463
	Discounted Claim Value	0	22,557	(120,133)	(97,576)
TOTAL FY 2019 CLAIMS		228,605	117,735	2,700,064	2,817,799
FUND YEAR 2020					
	Paid Claims	0	251,252	(181,777)	69,475
	Case Reserves	(203)	(970,375)	4,808,620	3,838,245
	IBNR	203	(111,117)	1,461,677	1,350,560
	Discounted Claim Value	0	135,033	(836,712)	(701,679)
	Excess Recoveries	0	361,322	(1,147,062)	(785,740)
TOTAL FY 2020 CLAIMS		0	(333,885)	4,104,746	3,770,861
FUND YEAR 2021					
	Paid Claims	6,121	22,497	3,333,352	3,355,849
	Case Reserves	10,979	(104,799)	2,146,382	2,041,583
	IBNR	(17,100)	(35,101)	1,107,209	1,072,108
	Discounted Claim Value	0	19,383	(425,157)	(405,774)
TOTAL FY 2021 CLAIMS		0	(98,020)	6,161,786	6,063,766
FUND YEAR 2022					
	Paid Claims	(41,713)	160,982	1,517,476	1,678,458
	Case Reserves	239,208	22,721	993,800	1,016,521
	IBNR	(197,496)	(508,792)	2,943,881	2,435,089
	Discounted Claim Value	0	61,699	(478,087)	(416,388)
TOTAL FY 2022 CLAIMS		0	(263,392)	4,977,070	4,713,678
FUND YEAR 2023					
	Paid Claims	0	122,047	5,267,964	5,390,011
	Case Reserves	8,888	(1,043,478)	1,324,351	280,873
	IBNR	(8,888)	(159,251)	5,533,584	5,374,333
	Discounted Claim Value	0	68,016	(906,005)	(837,989)
TOTAL FY 2023 CLAIMS		0	(1,012,666)	11,219,894	10,207,228
FUND YEAR 2024					
	Paid Claims	568,336	1,574,288	577,421	2,151,709
	Case Reserves	(236,396)	(970,985)	1,839,730	868,745
	IBNR	(333,175)	(398,576)	5,539,202	5,140,626
	Discounted Claim Value	0	131,039	(1,147,621)	(1,016,582)
TOTAL FY 2024 CLAIMS		(1,235)	335,767	6,808,732	7,144,499
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	127,500	816,500		816,500
	IBNR	541,180	2,704,402		2,704,402
	Discounted Claim Value	(110,944)	(584,171)		(584,171)
TOTAL FY 2025 CLAIMS		557,736	2,936,731	0	2,936,731
COMBINED TOTAL CLAIMS		785,106	1,389,862	51,286,600	52,676,462

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

May 31, 2025

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	0	0	0	0	0	0	0	0	3	9	14	7	33	
May-25	0	0	0	0	0	0	0	0	3	9	14	9	35	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	2	2	
Limited Reserves													\$2,420	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3	\$58,505	\$62,453	\$15,500	\$136,461	
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,102	\$10,000	\$35,400	\$35,213	\$84,715	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,099	(\$48,505)	(\$27,053)	\$19,713	(\$51,746)	
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$140	\$593,306	\$450,373	\$256,160	\$14	\$1,751,060	
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	1	0	2	0	1	0	3	5	7	8	10	5	42	
May-25	1	0	2	0	1	0	3	6	7	10	11	14	55	
NET CHGE	0	0	0	0	0	0	0	1	0	2	1	9	13	
Limited Reserves													\$7,416	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	\$4,875	\$0	\$176,006	\$0	\$5,001	\$0	\$17,500	\$26,324	\$53,496	\$43,500	\$38,500	\$18,000	\$383,202	
May-25	\$4,875	\$0	\$176,006	\$0	\$5,001	\$0	\$17,500	\$31,324	\$53,496	\$56,000	\$38,500	\$25,200	\$407,902	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$12,500	\$0	\$7,200	\$24,700	
Ltd Incurred	\$86,177	\$113,410	\$339,591	\$95,318	\$255,047	\$34,808	\$157,397	\$205,063	\$64,610	\$69,196	\$50,368	\$50,368	\$1,521,353	
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	0	0	0	0	0	0	0	1	0	3	3	0	7	
May-25	0	0	0	0	0	0	0	1	0	3	3	2	9	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	2	2	
Limited Reserves													\$4,174	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,063	\$0	\$10,001	\$8,500	\$0	\$19,564	
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,063	\$0	\$11,000	\$24,000	\$1,500	\$37,563	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$999	\$15,500	\$1,500	\$17,999	
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$252,336	\$5,987	\$49,169	\$57,984	\$40,512	\$40,512	\$813,254	
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	0	0	6	3	2	4	20	14	22	15	33	30	149	
May-25	0	0	6	3	2	4	20	13	22	16	27	39	152	
NET CHGE	0	0	0	0	0	0	0	-1	0	1	-6	9	3	
Limited Reserves													\$40,997	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	\$0	\$0	\$140,189	\$45,880	\$20,298	\$124,479	\$756,590	\$442,301	\$1,112,030	\$611,585	\$1,895,319	\$906,270	\$6,054,941	
May-25	\$0	\$0	\$158,270	\$45,880	\$20,298	\$125,709	\$798,690	\$397,746	\$1,036,893	\$615,914	\$1,831,784	\$1,200,355	\$6,231,540	
NET CHGE	\$0	\$0	\$18,081	\$0	\$0	\$1,230	\$42,100	(\$44,555)	(\$75,137)	\$4,329	(\$63,535)	\$294,085	\$176,598	
Ltd Incurred	\$2,099,253	\$2,606,506	\$3,045,668	\$2,363,292	\$2,579,245	\$2,946,295	\$3,253,386	\$2,693,195	\$3,358,192	\$1,969,525	\$3,661,574	\$3,661,574	\$34,237,705	
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	1	0	8	3	3	4	23	20	32	35	60	42	231	
May-25	1	0	8	3	3	4	23	20	32	38	55	64	251	
NET CHGE	0	0	0	0	0	0	0	0	0	3	-5	22	20	
Limited Reserves													\$26,939	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
April-25	\$4,875	\$0	\$316,195	\$45,880	\$25,299	\$124,479	\$774,090	\$469,688	\$1,165,529	\$723,591	\$2,004,772	\$939,770	\$6,594,168	
May-25	\$4,875	\$0	\$334,276	\$45,880	\$25,299	\$125,709	\$816,190	\$430,133	\$1,094,491	\$692,914	\$1,929,684	\$1,262,268	\$6,761,720	
NET CHGE	\$0	\$0	\$18,081	\$0	\$0	\$1,230	\$42,100	(\$39,555)	(\$71,038)	(\$30,677)	(\$75,088)	\$322,498	\$167,551	
Ltd Incurred	\$2,215,387	\$2,728,687	\$3,653,586	\$2,573,606	\$2,921,721	\$3,029,079	\$3,923,486	\$2,904,385	\$4,065,276	\$2,547,078	\$4,008,614	\$3,752,468	\$38,323,372	

FUND YEARS 2021 2022 2023 2024 2025

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS AS OF May 31, 2025													
CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION													
2021	Budget	Current		53	MONTH TARGETED	Last Month		52	MONTH TARGETED	Last Year		41	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
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	205,063	205,063	153.03%	96.63%	200,063	200,063	149.30%	96.51%	175,807	175,807	131.20%	92.99%
POL/EPL													
AUTO LIABILITY	104,000	5,987	5,987	5.76%	94.26%	5,987	5,987	5.76%	93.94%	9,687	9,687	9.31%	89.77%
WORKER'S COMP	2,765,000	2,693,195	2,693,195	97.40%	99.66%	2,730,575	2,730,575	98.75%	99.62%	2,695,253	2,695,253	97.48%	98.81%
TOTAL ALL LINES	3,111,000	2,904,385	2,904,385	93.36%	99.36%	2,936,765	2,936,765	94.40%	99.31%	2,880,747	2,880,747	92.60%	98.30%
NET PAYOUT %	\$2,474,252				79.53%								
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current		41	MONTH TARGETED	Last Month		40	MONTH TARGETED	Last Year		29	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	125,000	593,306	593,306	474.64%	100.00%	592,882	592,882	474.31%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	156,000	64,610	64,610	41.42%	92.99%	64,610	64,610	41.42%	92.48%	28,235	28,235	18.10%	84.65%
POL/EPL	57,557	0	0	0.00%	92.99%	0	0	0.00%	92.48%	0	0	0.00%	84.65%
AUTO LIABILITY	114,000	49,169	49,169	43.13%	89.77%	49,169	49,169	43.13%	89.30%	33,043	33,043	28.99%	82.02%
WORKER'S COMP	2,806,000	3,358,192	3,358,192	119.68%	98.81%	3,358,841	3,358,841	119.70%	98.70%	3,420,282	3,420,282	121.89%	96.21%
TOTAL ALL LINES	3,258,557	4,065,276	4,065,276	124.76%	98.16%	4,065,501	4,065,501	124.76%	98.01%	3,481,561	3,481,561	106.84%	95.10%
NET PAYOUT %	\$2,970,785				91.17%								
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current		29	MONTH TARGETED	Last Month		28	MONTH TARGETED	Last Year		17	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	145,000	450,373	450,373	310.60%	100.00%	498,878	498,878	344.05%	100.00%	0	0	0.00%	96.87%
GEN LIABILITY	206,000	69,196	69,196	33.59%	84.65%	56,696	56,696	27.52%	83.56%	31,936	31,936	15.50%	69.55%
POL/EPL	58,996	0	0	0.00%	84.65%	0	0	0.00%	83.56%	0	0	0.00%	69.55%
AUTO LIABILITY	133,000	57,984	57,984	43.60%	82.02%	56,985	56,985	42.85%	81.06%	311,234	311,234	234.01%	64.31%
WORKER'S COMP	2,719,000	1,969,525	1,969,525	72.44%	96.21%	1,978,046	1,978,046	72.75%	95.79%	2,610,634	2,610,634	96.01%	84.23%
TOTAL ALL LINES	3,261,996	2,547,078	2,547,078	78.08%	94.86%	2,590,605	2,590,605	79.42%	94.39%	2,953,803	2,953,803	90.55%	82.79%
NET PAYOUT %	\$1,854,164				56.84%								
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current		17	MONTH TARGETED	Last Month		16	MONTH TARGETED	Last Year		5	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	148,000	256,160	256,160	173.08%	96.87%	302,432	302,432	204.35%	96.65%	0	0	0.00%	37.00%
GEN LIABILITY	184,000	50,368	50,368	27.37%	69.55%	50,368	50,368	27.37%	67.85%	2,014	2,014	1.09%	14.00%
POL/EPL	58,000	0	0	0.00%	69.55%	0	0	0.00%	67.85%	0	0	0.00%	14.00%
AUTO LIABILITY	115,000	40,512	40,512	35.23%	64.31%	25,012	25,012	21.75%	62.03%	20,275	20,275	17.63%	15.00%
WORKER'S COMP	2,930,000	3,661,574	3,661,574	124.97%	84.23%	3,765,314	3,765,314	128.51%	81.73%	1,592,531	1,592,531	54.35%	9.00%
TOTAL ALL LINES	3,435,000	4,008,614	4,008,614	116.70%	83.07%	4,143,126	4,143,126	120.62%	80.73%	1,614,820	1,614,820	47.01%	10.76%
NET PAYOUT %	\$2,078,930				60.52%								
CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION													
2025	Budget	Current		5	MONTH TARGETED	Last Month		4	MONTH TARGETED	Last Year		-7	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	277,084	35,493	35,493	12.81%	37.00%	15,780	15,780	5.70%	30.00%			N/A	N/A
GEN LIABILITY	212,000	25,200	25,200	11.89%	14.00%	18,000	18,000	8.49%	10.00%			N/A	N/A
POL/EPL	58,000	0	0	0.00%	14.00%	0	0	0.00%	10.00%			N/A	N/A
AUTO LIABILITY	129,000	1,500	1,500	1.16%	15.00%	0	0	0.00%	10.00%			N/A	N/A
WORKER'S COMP	3,389,000	1,499,075	1,499,075	44.23%	9.00%	1,120,220	1,120,220	33.05%	6.00%			N/A	N/A
TOTAL ALL LINES	4,065,084	1,561,268	1,561,268	38.41%	11.43%	1,154,000	1,154,000	28.39%	8.03%	0	0	N/A	N/A
NET PAYOUT %	\$298,720				7.35%								

FUND YEARS 2014 2015 2016 2017 2018 2019 2020

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

CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION												
2014	Budget	Current		137	MONTH TARGETED	Last Month		136	MONTH TARGETED	Last Year		125
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24
PROPERTY	62,322	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	100.00%	0	0	0.00%
GEN LIABILITY	124,157	86,177	86,177	69.41%	96.50%	86,177	86,177	69.41%	96.50%	78,677	78,677	63.37%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%
WORKER'S COMP	4,356,301	2,099,253	2,099,253	48.19%	100.00%	2,099,253	2,099,253	48.19%	100.00%	2,134,925	2,134,925	49.01%
TOTAL ALL LINES	4,669,797	2,215,387	2,215,387	47.44%	99.82%	2,215,387	2,215,387	47.44%	99.82%	2,224,492	2,224,492	47.64%
NET PAYOUT %	\$2,210,512				47.34%							
CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION												
2015	Budget	Current		125	MONTH TARGETED	Last Month		124	MONTH TARGETED	Last Year		113
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24
PROPERTY	80,948	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	100.00%	0	0	0.00%
GEN LIABILITY	155,896	113,410	113,410	72.75%	96.50%	113,410	113,410	72.75%	96.50%	41,898	41,898	26.88%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%
WORKER'S COMP	4,449,750	2,606,506	2,606,506	58.58%	100.00%	2,610,900	2,610,900	58.68%	100.00%	2,650,681	2,650,681	59.57%
TOTAL ALL LINES	4,818,174	2,728,687	2,728,687	56.63%	99.80%	2,733,081	2,733,081	56.72%	99.80%	2,699,548	2,699,548	56.03%
NET PAYOUT %	\$2,728,687				56.63%							
CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION												
2016	Budget	Current		113	MONTH TARGETED	Last Month		112	MONTH TARGETED	Last Year		101
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24
PROPERTY	80,948	99	99	0.12%	100.00%	99	99	0.12%	100.00%	0	0	0.00%
GEN LIABILITY	155,896	339,591	339,591	217.83%	96.50%	339,591	339,591	217.83%	96.50%	9,591	9,591	6.15%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%
WORKER'S COMP	4,616,644	3,045,668	3,045,668	65.97%	100.00%	3,026,878	3,026,878	65.56%	100.00%	3,049,932	3,049,932	66.06%
TOTAL ALL LINES	4,985,068	3,653,586	3,653,586	73.29%	99.81%	3,634,796	3,634,796	72.91%	99.81%	3,327,751	3,327,751	66.75%
NET PAYOUT %	\$3,319,310				66.59%							
CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION												
2017	Budget	Current		101	MONTH TARGETED	Last Month		100	MONTH TARGETED	Last Year		89
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24
PROPERTY	83,000	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	100.00%	0	0	0.00%
GEN LIABILITY	159,000	95,318	95,318	59.95%	96.50%	95,318	95,318	59.95%	96.50%	93,428	93,428	58.76%
AUTO LIABILITY	134,000	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%
WORKER'S COMP	4,709,000	2,363,292	2,363,292	50.19%	100.00%	2,380,568	2,380,568	50.55%	100.00%	2,408,909	2,408,909	51.16%
TOTAL ALL LINES	5,085,000	2,573,606	2,573,606	50.61%	99.81%	2,590,882	2,590,882	50.95%	99.81%	2,541,928	2,541,928	49.99%
NET PAYOUT %	\$2,527,726				49.71%							
CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION												
2018	Budget	Current		89	MONTH TARGETED	Last Month		88	MONTH TARGETED	Last Year		77
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24
PROPERTY	74,417	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%	0	0	0.00%
GEN LIABILITY	157,000	255,047	255,047	162.45%	96.50%	255,047	255,047	162.45%	96.50%	112,642	112,642	71.75%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%
WORKER'S COMP	4,455,000	2,579,245	2,579,245	57.90%	100.00%	2,579,645	2,579,645	57.90%	100.00%	2,588,131	2,588,131	58.09%
TOTAL ALL LINES	4,817,417	2,921,721	2,921,721	60.65%	99.80%	2,922,121	2,922,121	60.66%	99.80%	2,712,927	2,712,927	56.31%
NET PAYOUT %	\$2,896,421				60.12%							
CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION												
2019	Budget	Current		77	MONTH TARGETED	Last Month		76	MONTH TARGETED	Last Year		65
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24
PROPERTY	75,000	19,053	19,053	25.40%	100.00%	19,053	19,053	25.40%	100.00%	0	0	0.00%
GEN LIABILITY	160,000	34,808	34,808	21.75%	96.50%	34,808	34,808	21.75%	96.50%	274,960	274,960	171.85%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%
WORKER'S COMP	4,141,000	2,946,295	2,946,295	71.15%	100.00%	2,949,666	2,949,666	71.23%	100.00%	2,880,379	2,880,379	69.56%
TOTAL ALL LINES	4,508,000	3,029,079	3,029,079	67.19%	99.79%	3,032,450	3,032,450	67.27%	99.79%	3,184,262	3,184,262	70.64%
NET PAYOUT %	\$2,903,370				64.40%							
CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION												
2020	Budget	Current		65	MONTH TARGETED	Last Month		64	MONTH TARGETED	Last Year		53
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24
PROPERTY	132,813	260,367	260,367	196.04%	100.00%	260,367	260,367	196.04%	100.00%	0	0	0.00%
GEN LIABILITY	149,000	157,397	157,397	105.64%	97.09%	157,397	157,397	105.64%	97.12%	54,013	54,013	36.25%
POL/EPL	116,000	252,336	252,336	217.53%	97.05%	252,336	252,336	217.53%	96.92%	252,336	252,336	217.53%
WORKER'S COMP	3,069,000	3,253,386	3,253,386	106.01%	99.98%	3,211,786	3,211,786	104.65%	99.96%	3,257,181	3,257,181	106.13%
TOTAL ALL LINES	3,466,813	3,923,486	3,923,486	113.17%	99.76%	3,881,886	3,881,886	111.97%	99.74%	3,563,529	3,563,529	102.79%
NET PAYOUT %	\$3,107,295				89.63%							

MERCER COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 34-25

AUGUST 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
0000001078			
0000001078	PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/25	5.18
0000001078	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/25	15,651.91
			15,657.09
0000001079			
0000001079	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 08/25	732.25
			732.25
0000001080			
0000001080	INSERVCO INSURANCE SERVICES	CLAIM SERVICE FEE INV 0396-0825	17,833.33
			17,833.33
0000001081			
0000001081	J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 08/25	12,209.83
			12,209.83
0000001082			
0000001082	ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEE 08/25	8,875.00
			8,875.00
		Total Payments FY 2025	55,307.50
		TOTAL PAYMENTS ALL FUND YEARS	55,307.50

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

MERCER COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 35-25

SEPTEMBER 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
0000001083			
0000001083	PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/25	3.70
0000001083	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/25	15,651.91
			15,655.61
0000001084			
0000001084	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 09/25	732.25
			732.25
0000001085			
0000001085	INSERVCO INSURANCE SERVICES	CLAIM SERVICE FEE INV 0396-0925	17,833.34
			17,833.34
0000001086			
0000001086	J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 09/25	12,209.83
			12,209.83
0000001087			
0000001087	ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEE 09/25	8,875.00
			8,875.00
		Total Payments FY 2025	55,306.03
		TOTAL PAYMENTS ALL FUND YEARS	55,306.03

Chairperson

Attest:

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Dated: _____

Treasurer

MERCER COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2025 Month Ending: May										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	(21,189.03)	756,532.93	708,467.71	12,632,002.66	(1,034,602.04)	(271,385.25)	193,861.97	0.00	0.00	12,963,688.96
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES										
Claims Transfers	0.00	0.00	0.00	86,915.96	0.00	0.00	0.00	0.00	0.00	86,915.96
Expenses	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	0.00	0.00	0.00	86,915.96	0.00	0.00	0.00	0.00	0.00	86,915.96
END BALANCE	(21,189.03)	756,532.93	708,467.71	12,545,086.70	(1,034,602.04)	(271,385.25)	193,861.97	0.00	0.00	12,876,773.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	May			
CURRENT FUND YEAR	2025			
Description:		MCIFC General A/C	MCIFC Claims A/C	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$12,963,689.45	12954788.19	8901.26	
Opening Interest Accrual Balance	\$0.00	0	0	
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	\$212,934.54	\$0.00	\$212,934.54
10	(Withdrawals - Sales)	-\$299,850.48	-\$212,934.54	-\$86,915.94
Ending Cash & Investment Balance		\$12,876,773.51	\$12,741,853.65	\$134,919.86
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$169,565.93	\$732.25	\$168,833.68
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$13,046,339.44	\$12,742,585.90	\$303,753.54

RESOLUTION NO. 36-25

**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 July 28, 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 July 1, 2025 to July 31, 2025 and August 1, 2025 to August 31, 2025 related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 22, 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
07/01/2025 Thru 07/31/2025

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2025 Thru 07/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	47379	3960005200 001	ALGAIER, BRETT	4/15/2025	4/15/2025	GABRIELLE DIPASQUANTONIO	7/14/2025	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	3,704.89	3,704.89
C	47642	3960005207 001	AVALOS, HECTOR	4/15/2025	4/15/2025	HECTOR AVALOS	7/28/2025	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	5,059.11	5,059.11
Total for Coverage: Auto Liability							Number of entries: 2		8,764.00	8,764.00
Coverage: General Liability										
V	396	3960004648 001	JAFFE, LAUREN	4/21/2025	4/23/2025	MAGNA LEGAL SERVICES LLC	7/14/2025	VOID: 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	47641	3960005163 001	K, B	6/3/2025	6/30/2025	DILWORTH PAXSON LLP	7/28/2025	INVOICE 627875	3,972.97	3,972.97
Total for Coverage: Police Professional							Number of entries: 1		3,972.97	3,972.97
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		11,303.27	11,303.27

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2025 Thru 08/31/2025

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2025 Thru 08/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	47930	3960005254 001	HUBERT, STEVEN	5/13/2025	5/13/2025	STEVEN HUBERT	8/11/2025	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
Total for Coverage: Auto Liability							Number of entries: 1		1,000.00	1,000.00
Coverage: Police Professional										
C	48202	3960001188 001	GYORFFY, ANTHONY	10/26/2024	10/26/2024	JOHN A RUSSO MD DBA SOUTH	8/25/2025	SERVICES RENDERED	6,300.00	6,300.00
Total for Coverage: Police Professional							Number of entries: 1		6,300.00	6,300.00
Total for Mercer County Ins Fund Comm - 396							Number of entries: 2		7,300.00	7,300.00



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
Jul-25	\$175,173	\$82,501	\$211,280	\$92,671	53%	156	154	2	99%	1	1	\$18,534	\$74,137
Aug-25	\$128,533	\$48,097	\$118,822	\$80,437	63%	131	130	1	99%	0	0	\$16,088	\$64,349
Total 2025	\$1,795,479	\$623,085	\$1,806,440	\$1,172,394	65%	1,163	1,149	14	99%	4	1	\$234,475	\$937,919
Total to Date	\$17,319,881	\$8,115,943	\$18,258,005	\$9,204,654	53%	11,314	10,219	1,095	90%	74	94	\$1,838,659	\$7,365,996

Report Run Date:09/02/2025

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 lcallahan@jamontgomery.com Office: 732-660-5020		Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949
Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738		

July - September 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 28:** Attended the MCIFC meeting.
- **July 28:** Attended the MCIFC Claims Committee meeting.
- **July 28:** Attended the MCIFC Safety Committee meeting.
- **August 18:** CDL training was conducted for the TRADE Transportation department.
- **August 19:** A loss control visit was conducted of the BOSS Mobile Outreach vehicle.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 22:** Plan to attend the MCIFC meeting.

- **September 22:** Plan to attend the MCIFC Claims Committee meeting.
- **September 22:** Plan to attend the MCIFC Safety Committee meeting.
- **September 26:** Plan to conduct a loss control visit.

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/>.

- Shift Briefing Effectiveness
- Lightning - PEOSH Safety & Health Alert # 38
- Safety Recall Alert - Werner Multi-Purpose Ladders
- Cut-Off Saws - Best Practices
- National Preparedness Month - 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. (September through November 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/safety)).

(*) **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.

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

DATE	CLASS TOPIC	TIME
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	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/23/25	The Power of Collaboration Parts 1 & 2 (Atlantic)*	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
10/1/2025	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/2025	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/2025	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/2025	Bloodborne Pathogens	10:00 - 11:00 am
10/2/2025	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/2/2025	Asbestos Awareness	4:00 - 6:00 pm
10/3/2025	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/3/2025	Fire Safety	10:00 - 11:00 am
10/3/2025	Driving Safety Awareness	1:30 - 3:00 pm
10/6/2025	Flagger Skills and Safety	8:30 - 9:30 am
10/6/2025	Chipper Safety	10:00 - 11:00 am
10/6/2025	Introduction to Communication Skills (Zoom Meeting)**	10:00 - 12:00 pm
10/6/2025	Chainsaw Safety	1:00 - 2:00 pm
10/7/2025	Mower Safety	7:30 - 8:30 am
10/7/2025	Back Safety/Material Handling	9:00 - 10:00 am
10/7/2025	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/2025	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/8/2025	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
10/8/2025	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
10/9/2025	Confined Space Entry	8:30 - 11:30 am
10/9/2025	Fall Protection Awareness	1:00 - 3:00 pm
10/10/2025	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/2025	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/10/2025	Personal Protective Equipment	1:00 - 3:00 pm
10/13/2025	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/13/2025	Asbestos Awareness	1:00 - 3:00 pm
10/14/2025	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/14/2025	Ethical Decision Making	9:00 - 11:30 am
10/14/2025	Bloodborne Pathogens	10:30 - 11:30 am
10/14/2025	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/15/2025	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/15/2025	Special Event Management (Zoom Meeting)**	1:00 - 3:00 pm
10/16/2025	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/16/2025	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
10/17/2025	Hearing Conservation	8:30 - 9:30 am
10/17/2025	Bloodborne Pathogens Administrator Training (Zoom Meeting)**	9:00 - 11:00 am
10/17/2025	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/2025	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/20/2025	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
10/20/2025	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/20/2025	Change: Embracing New Opportunities	1:00 - 2:30 pm
10/21/2025	Preparing for the Unspeakable	9:00 - 10:30 am
10/21/2025	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hr lunch brk
10/21/2025	Fire Extinguisher Safety	11:00 - 12:00 pm

10/21/2025	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/2025	Chipper Safety	8:30 - 9:30 am
10/22/2025	Chainsaw Safety	10:00 - 11:00 am
10/22/2025	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/2025	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
10/24/2025	Flagger Skills and Safety	8:30 - 9:30 am
10/24/2025	Personal Protective Equipment	10:00 - 12:00 pm
10/24/2025	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/27/2025	Confined Space Entry	8:30 - 11:30 am
10/27/2025	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/27/2025	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/28/2025	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/2025	Shop and Tool Safety	11:00 - 12:00 pm
10/28/2025	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/2025	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/2025	Fire Safety	10:30 - 11:30 am
10/29/2025	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
10/30/2025	Hearing Conservation	8:30 - 9:30 am
10/30/2025	Mower Safety	10:00 - 11:00 am
10/30/2025	Playground Safety Inspections	1:00 - 3:00 pm
10/31/2025	Disaster Management	9:00 - 10:30 am
11/3/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/3/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/3/25	NJCE - The Power of Collaboration Parts 1 & 2 (Middlesex)*	9:00 - 1:00 pm
11/4/25	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/25	Preparing for First Amendment Audits	9:00 - 11:00 am
11/4/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
11/4/25	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/4/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/5/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/25	Implicit Bias in the Workplace	9:00 - 10:30 am
11/5/25	Flagger Skills and Safety	11:00 - 12:00 pm
11/5/25	Personal Protective Equipment	1:00 - 3:00 pm
11/6/25	Confined Space Entry	8:30 - 11:30 am
11/6/25	Fire Extinguisher Safety	9:00 - 10:00 am
11/6/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/7/25	Introduction to Understanding Conflict (Zoom Meeting) **	10:00 - 12:00 pm
11/7/25	NJCE EXPO 2025: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 2025: Fast Track to Safety (HazCom/BBP/Fire Safety/Driving Safety (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 2025: Flagger Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/10/25	Bloodborne Pathogens	7:30 - 8:30 am
11/10/25	Chainsaw Safety	9:00 - 10:00 am
11/10/25	Chipper Safety	10:30 - 11:30 am
11/10/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/10/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/12/25	Shop and Tool Safety	7:30 - 8:30 am

11/12/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	9:00 - 12:00 am
11/12/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/25	Hearing Conservation	7:30 - 8:30 am
11/13/25	Flagger Skills and Safety	9:00 - 10:00 am
11/13/25	Fire Safety	10:30 - 11:30 am
11/14/25	Fall Protection Awareness	8:30 - 10:00 am
11/14/25	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/25	Personal Protective Equipment	1:00 - 3:00 pm
11/17/25	Fire Extinguisher Safety	7:30 - 8:30 am
11/17/25	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/17/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/21/25	Accident Investigation (Zoom Meeting) **	8:00 - 10:00 am
11/21/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
11/21/25	Bloodborne Pathogens	11:00 - 12:00 pm
11/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/24/25	Chainsaw Safety	8:30 - 9:30 am
11/24/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
11/24/25	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/24/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/25/25	Driving Safety Awareness	10:30 - 12:00 pm
11/25/25	Fire Safety	1:00 - 2:00 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 cancellations 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 7th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

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. 37-25

**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 September 22, 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 September 22, 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 September 22, 2025.

CHRISTOPHER R. MARION, CHAIR

DATE

ATTEST:

ALEJANDRA M. SILVA

DATE

PAYMENT AUTHORIZATION REQUESTS

September 22, 2025

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960005321	B. Rodriguez	Worker Compensation	PAR
3960005307	J. Sheehan	Worker Compensation	PAR
3960005257	T. Syphax	Worker Compensation	PAR
3960005375	A. Trojakowski	Worker Compensation	PAR
3960005350	G. Bezek	Worker Compensation	PAR
3960003780	J. Selmon	Worker Compensation	PAR
3960005166	M. Prophete	Worker Compensation	PAR
3960005322	M. Alexandre	Worker Compensation	PAR
3960005265	M. Zegarski	Worker Compensation	PAR
3960005279	P. Sapon	Worker Compensation	PAR
3960005269	T. Wrenn	Worker Compensation	PAR
3960004837	C. Rivera	Worker Compensation	PAR/SAR
3960005345	J. Jones	Worker Compensation	PAR
3960003908	D. Williams	Worker Compensation	SAR
3960003913	D. Williams	Worker Compensation	SAR
3960003386	A. Santos	Worker Compensation	SAR
2024322700	County of Mercer	Property	Abandon Subro
NJC00014	County of Mercer	Property	Accept Subro
NJC00044	County of Mercer	Property	PAR

APPENDIX I

Open Minutes

MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 28, 2025
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
1:30 PM

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

Pledge of Allegiance

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes
	PERMA Kerin Drumheiser - <i>Absent</i>
Managed Care Services	First MCO Nicole Hydock
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney - <i>Absent</i>
Risk Management Consultant	Acrisure Amy Pieroni - <i>Absent</i>
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
Michael Amantia, Esq., Mercer County
Edwin Cruz, Mercer County
Jacqueline Tolbert, Mercer County IA
Paul Shives, J.A. Montgomery
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 JUNE 9, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 9, 2025

Moved:	Commissioner Silva
Second:	Secretary Montero
Roll Call Vote:	Unanimous

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Callahan reported that the Safety and Accident Review Committee met prior to the start of the Insurance Commission meeting. Mr. Callahan advised that a variety of topics were discussed including 24 claims; 16 of which were deemed to be preventable and 8 were deemed non-preventable. With no questions, Mr. Callahan concluded his report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were three action items.

REVISED PLAN OF RISK MANAGEMENT & LIMIT SCHEMATIC – Executive Director referred to the revised 2025 Plan of Risk Management, Resolution No. 30-25 enclosed within the agenda packet. Executive Director noted that 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

Moved:	Commissioner Silva
Second:	Secretary Montero
Roll Call Vote:	Unanimous

REVISED 2025 BUDGET – 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 will be included on the 3rd installment assessment billing. Commissioner Silvas asked if the effective date of the deductible change can be amended to January 1, 2025. Chairman Marion recommended adopting the revised budget with the current effective date of June 9th and asked the Executive Director to forward a copy of what the budget would be with a January 1 effective date. Chairman Marion noted that if necessary, the budget will be revised again at a later date.

MOTION TO ADOPT THE REVISED 2025 PROPERTY & CASUALTY BUDGET FOR THE MERCER COUNTY INSURANCE FUND COMMISSION IN THE AMOUNT OF \$8,965,690.

Moved:	Commissioner Silva
Second:	Secretary Montero
Roll Call Vote:	Unanimous

CERTIFICATE OF INSURANCE REPORT – Executive Director referred to the certificate of insurance report from the NJCE which lists those certificates issued in the month of June. Executive Director reported that there were (2) two certificates issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

2025 AUDITOR APPOINTMENT - Executive Director reported that the County has informed the fund 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 – Executive Director reported that the County is looking to put together a training plan for County Park Rangers in 2025-2026. Executive Director referred to an overview of the responsibilities of the position and a research paper demonstrating the importance of training for the County Park Rangers enclosed within the agenda packet. Executive Director reported that a meeting is being scheduled with the County, JAM, PERMA and Acrisure to discuss. Chairman Marion asked that J.A. Montgomery conduct a survey to determine what other counties have that type of licensing. Chairman Marion noted that he has received feedback from several directors stating that the training/licensing may not be a good idea based on the current responsibilities of the Park Rangers and whether those additional powers/duties should be assigned to them. Chairman Marion added that there are also budgetary concerns.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported that the NJCE met virtually on Friday, June 13th. Executive Director referred to the summary report of the meeting enclosed within the agenda packet. Executive Director reported that the NJCE is scheduled to meet again on Thursday, September 25, 2025, virtually.

NJCE JIF RENEWAL TIMELINE – Executive Director referred to the annual timeline for the NJCE renewal process with specific target dates enclosed within the agenda packet. Executive Director advised that 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. Executive

Director noted that members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data may be accessed and edited, as well as applications to download and complete for ancillary coverages.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of March enclosed within the agenda. Executive Director reported that as of March 31, 2025 the Commission has a surplus of \$6,844,360. 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 March 31, 2025 is \$1,416,989 and advised that the total cash balance is \$10,524,298.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of March. Executive Director reported that as of March 31, 2025 the NJCE has a surplus of \$14,462,452. 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 \$26,561,374.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of March 31, 2025, were included in the agenda. Executive Director referred to a copy of the Claims Management Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

With no questions, Executive Director concluded his report.

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

2025 NJCE BEST PRACTICES WORKSHOP - 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 advised that John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. 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, September 22, 2025 at 1:30 PM.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Mr. Thorpe advised the July Bill List; Resolution 31-25 was included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

MOTION TO APPROVE RESOLUTION 31-25: THE JULY BILL LIST

Moved:	Commissioner Silva
Second:	Secretary Montero
Roll Call Vote:	Unanimous

ATTORNEY: Mr. Adezio said he did not have a report for the month.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Mr. Thorpe advised Resolution 32-25, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for June 1, 2025 to June 30, 2025.

**MOTION TO APPROVE RESOLUTION 32-25 AUTHORIZING
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

Moved:	Commissioner Silva
Second:	Secretary Montero
Roll Call Vote:	Unanimous

MANAGED CARE: Ms. Hydock advised she would review First MCO's report, which was included in the agenda for the month of June. 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 %
Jun-25	\$ 328,121	\$ 124,078	\$ 204,044	62%	146	145	\$ 163,235	99%

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Callahan referred to the Safety Director's report for June and July enclosed within the agenda, which included all risk control and safety activities. Mr. Callahan reported that he is scheduling a loss control survey for the outreach mobile unit during the month of August. Mr. Callahan referred to the list of Safety Director Bulletins that have been issued, the list of all training opportunities that are scheduled, and information on the Safety Expo in September. With no questions, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Fahy reported that the Risk Management Consultant (RMC) team has been conducting contract reviews on behalf of the county. Ms. Fahy reported that the RMC team has also been in discussions with the Improvement Authority on capital improvement projects regarding insurance language and contractual language. Lastly, Ms. Fahy reported that the RMC team has put several carriers on notice for the Sexual Abuse & Molestation (SAM) claims. Ms. Fahy asked if there were any questions. Chairman Marion asked Ms. Fahy to email him a reminder regarding the shared services agreement with Ewing Township regarding firefighter related training. With no further questions/comments, Ms. Fahy concluded her report.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director requested a motion to approve Resolution 33-25 authorizing a Closed Session to discuss PARs and SARs.

**MOTION TO APPROVE RESOLUTION 33-25 FOR EXECUTIVE
SESSION**

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

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

Moved:	Commissioner Silva
Second:	Secretary Montero
Roll Call Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

MEETING ADJOURNED: 2:39 PM

Minutes prepared by:
Jason Thorpe, Assisting Secretary