



**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
MARCH 23, 2026**

**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: MARCH 23, 2026  
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: February 25, 2026 Open Minutes .....Appendix I  
February 25, 2026 Closed Minutes .....Sent via e-mail**
  
- CORRESPONDENCE: None**
  
- SAFETY COMMITTEE .....Pages 3-4**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA .....Pages 5-25**
  
- TREASURER – Nicola Trasente**
  - Resolution 21-26 March Bill List - *Motion* .....Page 26
  - December Treasurer Reports.....Pages 27-28
  
- ATTORNEY – Paul Adezio, Esq..... Verbal**
  
- CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - *Motion***
  - Resolution 22-26 Authorizing Disclosure of Liability Claims Check Register .....Page 29
  - Liability Claim Payments 2-1-26 to 2-28-26 .....Pages 30-31
  - Stewardship Report..... Distributed via e-mail
  
- MANAGED CARE – First MCO**
  - Monthly Summary Report.....Page 32
  
- RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 33-34
  
- RISK MANAGER CONSULTANT – Acrisure**
  - Monthly Report ..... Verbal
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION – Payment Authorization Requests (PARs).....Pages 44-45**
  - Resolution 23-26 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: [April 27, 2026](#), 1:30 PM**

**MERCER COUNTY INSURANCE FUND COMMISSION**

**3/16/2026 Safety Committee Meeting Report**

***Participants:***

Edwin Cruz – Mercer County Risk Management Department  
Stephen Benner – Mercer County DOT  
Acting Warden George Mizsak – Mercer County Corrections  
Susan Schaeffer – Susan Schaeffer LLC. (Nurse Case Manager)  
Liam Callahan – J.A. Montgomery Consulting  
Tina Zaverzence – J.A. Montgomery Consulting  
Patti Fahy – Acrisure (Risk Manager)  
Amy Pieroni – Acrisure (Risk Manager)  
Cindy Villagran – Acrisure (Risk Manager)

***Workers' Compensation Claims:***

A discussion was held regarding reported incidents in various Departments, and fourteen (14) claims were reviewed. One (1) claim was omitted from review pending internal investigation.

The information provided indicated that five (5) claims were non-preventable and nine (9) claims were preventable. Follow-up prevention forms were completed, including reasons for preventability and, where applicable, committee recommendations.

***Preventable Claims:***

- Claim #1 – Date of Incident: 1/27/2026. Department: Sheriff  
Cause of Incident: Housekeeping  
SCM Recommendation: Inspection/Maintenance Program (Additional salting)
- Claim #2 – Date of Incident: 1/27/2026. Department: Corrections  
Cause of Incident: Incorrect Use of Equipment  
SCM Recommendation: Training/Retraining (Hands-on Towing Safety)
- Claim #3 – Date of Incident: 2/2/2026. Department: Prosecutor  
Cause of Incident: Other (K9)  
SCM Recommendation: Training/Retraining
- Claim #4 – Date of Incident: 2/5/2026. Department: Corrections  
Cause of Incident: Housekeeping  
SCM Recommendation: Inspection/Maintenance Program (Additional salting)
- Claim #5 – Date of Incident: 2/13/2026. Department: TRADE  
Cause of Incident: Housekeeping  
SCM Recommendation: Inspection/Maintenance Program (Additional salting)
- Claim #6 – Date of Incident: 2/16/2026. Department: Sheriff  
Cause of Incident: Housekeeping  
SCM Recommendation: Inspection/Maintenance Program (Paths of egress)
- Claim #7 – Date of Incident: 2/23/2026. Department: Highway  
Cause of Incident: Incorrect Use of Equipment  
SCM Recommendation: Training/Retraining & Supervision (Hands-on Plowing Safety)

Claim #8 – Date of Incident: 2/24/2026. Department: Corrections  
Cause of Incident: Housekeeping  
SCM Recommendation: Inspection/Maintenance Program (Additional salting)

Claim #9 – Date of Incident: 3/2/2026. Department: TRADE  
Cause of Incident: Housekeeping  
SCM Recommendation: Inspection/Maintenance Program (Additional salting)

Total Causes: Housekeeping: 6. Incorrect Use of Equipment: 2. Other: 1.

Total Recommendations: Inspection/Maintenance Program: 7. Training/Retraining: 2.

**MERCER COUNTY INSURANCE FUND COMMISSION**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

Date: March 23, 2026

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**Certificate of Insurance Report (Page 7)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the month of February. There was (1) one certificate of insurance issued during the month.

**Motion to approve the certificate of insurance report**

**Insurance Commission Funding Meeting (Page 8)** – As a follow-up to the last Insurance Commission meeting, the Executive Director and his team met with the Chairman, Attorney, and Treasurer on March 18<sup>th</sup>. The RMC team was also present for the discussion. A summary of the meeting is included on page 8.

**Stewardship Report as of December 31, 2025** – The Mercer County Insurance Fund Commission Stewardship Report as of 12/31/25 will be presented during Inservco’s report.

**New Jersey Counties Excess Joint Insurance Fund (Pages 9-12)** - The NJCE held their Reorganization Meeting on February 26, 2026. A written summary of the meeting is included in the agenda on pages 9-12. The NJCE will meet again on Thursday, April 23, 2026 at 10:30 a.m. in person at the Forsgate Country Club, Monroe Twp., NJ.

**2026 Renewal Overview Webinar (Appendix II)** - The NJCE Underwriting Manager held a webinar on Tuesday, February 24 at 11 a.m. It was well attended. The renewal presentation is included in Appendix II and a recording of the webinar will be posted to njce.org. For any questions, please contact the Fund office.

**2026 MEL, MRHIF & NJCE Educational Seminar (Pages 13-14)** - As mentioned last month the 16<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 24<sup>th</sup> and Friday, May 1<sup>st</sup> from 9AM to 12PM. Enclosed on pages 13-14 is a copy of the invitation that was emailed to members, risk managers and professionals.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

- ❑ **MCIFC Property & Casualty Financial Fast Track (Pages 15-17)** – Included in the agenda on pages 15-17 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2025** the Commission has a surplus of **\$6,712,734**. 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 December 31, 2025 is **\$1,609,632**. The total cash balance is **\$13,721,752**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 18-21)** – Included in the agenda on pages 18-21 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2025** the NJCE has a surplus of **\$18,861,992**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$38,891,840**.
- ❑ **Claims Tracking Reports (Pages 22-25)** - Included in the agenda on pages 22-25 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2025. In addition, a separate Claims Management Report Expected Loss Ratio Analysis report focusing on Workers’ Compensation claims will be distributed to the Commissioners. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
- ❑ **2026 New Jersey Association of Counties Conference:** The 75<sup>th</sup> Annual Conference is scheduled from May 6<sup>th</sup> to May 8<sup>th</sup> at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

In addition, J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.

- ❑ **2026 Meeting Schedule** – The next Commission meeting is scheduled for Monday, April 27, 2026 at 1:30 PM.

From 2/1/2026 To 3/1/2026

# Mercer County Insurance Commission

## Certificate of Insurance Monthly Report Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - US Government  I - County of Mercer	Joint Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641	RE: Use of Premises Evidence of insurance as respects the use of any/all premises by the Mercer County Police Academy for training and instruction during the current calendar year.	2/2/2026  #5984223	GL AU EX WC OTH
<b>Total # of Holders: 1</b>				

**MERCER COUNTY INSURANCE FUND COMMISSION  
MEETING SUMMARY  
March 18, 2026  
Zoom Virtual Meeting  
11:30 AM**

**COMMISSIONERS PRESENT:**

Chairman Christopher R. Marion

**FUND PROFESSIONALS PRESENT:**

Executive Director PERMA Risk Management Services  
**Joseph Hrubash**

Claims Service PERMA  
**Kerin Drumheiser**

Risk Management Consultant Acisure  
**Patti Fahy  
Cindy Villagran**

Treasurer **Nicola Trasente**

Attorney **Paul Adezio, Esq.**

**ALSO PRESENT:**

Jason Thorpe, PERMA Risk Management Services  
Pauline Kontomanolis, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services  
Gerard Torsiello, PERMA Risk Management Services

**INSURANCE COMMISSION FUNDING:** A discussion took place regarding a reduction in the County's legal staff which has led to an increased need for appointing outside law firms to handle cases and the cost associated with the same. In addition, a discussion took place regarding the Commission's POL/EPL SIR structure. Currently, the County is responsible for the first \$100,000 for a POL claim and the first \$175,000 for an EPL claim. The Insurance Commission is then responsible for the next \$150,000 (POL) and \$175,000 (EPL) before the claim reaches the NJCE layer. The Commission Chairman asked the Executive Director to research lower SIR options, such as \$50,000. PERMA will contact the Commission Actuary to obtain loss funding quotes associated with a lower SIR. The meeting also included a discussion regarding the Insurance Commission's current Defense Panel. PERMA has sent the current Defense Panel list to the NJCE Underwriting team for confirmation on whether the excess carrier approves the list. Lastly, the Commission Chairman asked that a year-end claims sweep template be drafted for future use at the County. The PERMA Claims team is preparing the same and will send to the Chairman upon completion.



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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

**Date:** February 26, 2026  
**Memo to:** Commissioners  
 Mercer County Insurance Fund Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF February Report on 2026 Reorganization

**2026 OCIC Representative:** Commissioner Frank Sadeghi joined the NJCE JIF Board as Ocean County’s representative as of 1/1/26. Former Commissioner John “Jack” Kelly was the representative since the County’s initial membership with the Fund June 2014. Commissioner Kelly was acknowledged for his time and service to the NJCE JIF as well as serving on the Finance Sub-Committee.

**2026 Reorganization:** The NJCE conducted its 2026 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

**Certifying Election of Chair, Secretary and Executive Committee:** As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. This body historically meets as a Board of Fund Commissioners.

Elections for Chair and Secretary were conducted, and the Board is organized as follows:

**2026 Chair, Secretary and Board of Fund Commissioners**

Ross Angilella, <b>Chair</b>	Camden County Insurance Commission
Timothy Sheehan, <b>Secretary</b>	Gloucester County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kevin Smaniotto	Cumberland County Insurance Commission
Frank Sadeghi	Ocean County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari	Union County Insurance Commission
Teri O’Connor	Monmouth County

The Board of Fund Commissioners then reorganized for Fund year 2026 and adopted the resolutions noted below.

- Resolution 4-26**, Certifying the Election of Chairman & Secretary
- Resolution 5-26**, Appointing PERMA as Agent for the Fund for Process of Service
- Resolution 6-26**, Designating Custodian of Fund Records
- Resolution 7-26**, Designating Location for Public Notice for the Fund
- Resolution 8-26**, Fixing 2026 & 2027 Reorganization Meeting Dates; *Amended to reflect that the April 23, 2026 meeting location would be held at the Forsgate Country Club at 10:30am.*

**Resolution 9-26**, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan  
**Resolution 10-26**, Designating Signatures for Fund Bank Accounts  
**Resolution 11-26**, Indemnifying NJCE Officials/Employees  
**Resolution 12-26**, Authorize Fund Treasurer to Process Contracted Payments/Expenses  
**Resolution 13-26**, Appointing Fund Treasurer  
**Resolution 14-26**, Appointing Fund Attorney  
**Resolution 15-26**, Appointing Qualified Purchasing Agent  
**Resolution 16-26**, 2026 Plan of Risk Management – *Coverage changes from the expiring year were confirmed by the Underwriting Manager.*

**Executive Director Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action. As per the Claims Committee Charter, the Fund entered closed session to discuss property claims in excess of \$500,000.

**Bowman & Company, LLP:** Bowman & Company, LLP, the Fund’s Auditor and Payroll Auditor, announced they are joining PFK O’Connor Davies, a top-tier Accounting and Advisory practice. With this change, the Board of Fund Commissioners adopted a resolution authorizing the amendment of a motion made on October 23, 2025, appointing certain professionals for Fund Year 2026. This amendment revises the motion to reflect PFK O’Connor Davies as the appointed firm for auditing services.

**Claims Update:**

**Funding for Property Claims Adjusting:** A proposal was submitted to change the funding of property claims adjustment (not including Auto Physical Damage) which currently is handled from dollar one by Vanguard. The proposed change would eliminate duplication in claims with respect to financial reporting in the tracking reports. The change was initially reviewed by the Fund Chairperson, Secretary and Fund Attorney and. The Board of Fund Commissioners authorized the change in funding for property claims adjusting (not including Auto Physical Damage) to eliminate the duplication of claims records transferred from local commissions to the NJCE JIF for Fund Year 2025 and Fund Year 2026.

**Risk Management Information System (RMIS) & Third-Party Administrators (TPA) Data Transfers:** As authorized by the Board in June 2018, the Executive Director’s office directly contracts with Origami Risk to provide NJCE members with an online RMIS platform to manage exposure data and claims data used to generate financial and claims-related tracking reports. There were two changes to TPAs – one at the NJCE level for Excess Property and one at the County level for Union County – resulting in additional fees to Origami to facilitate the transfer of claims data. The fee for each data transfer is estimated at \$19,750 or a total of \$39,500, which will be allocated against 2026 Miscellaneous Expense & Contingency line of the budget. *No action was taken as this was submitted for information only.*

**Claims Resolution Corporation (CRC):** The Board previously authorized the contract transfer of CRC to take over AmeriHealth’s TPA services effective September 1, 2024 with the data transition expected to be completed by August 2025. There were issues with data, both in the transition from vendors and in importing into the RMIS platform, and the Fund office facilitated bi-weekly meeting to address. As of early January, the issue is resolved and the Fund Office will continue to monitor and provide any updates if needed.

**2026 NJCE Claims Reporting Requirements:** PERMA Claims is finalizing the 2026 claims reporting requirements and will distribute to Third-Party Administrators.

**Landfill Roundtable Discussion:** Based on the NJCE Board of Fund Commissioner’s request, Executive Director and Underwriting Manager are putting together a virtual round-table discussion with member Counties that have a landfill to brainstorm on best practices and potential legislation. An initial meeting has been scheduled for March 25<sup>th</sup> at 1pm.

**Tracking Reports:** Submitted for information was the Financial Fast Track as of December 31, 2025 reflecting a statutory surplus of \$18.9 million. Also submitted was the Expected Loss Ratio as of December 31, 2025.

**2026 Membership Chart:** Submitted for information was the NJCE JIF membership chart reflecting no changes to 2026.

**2026 MEL, MRHIF & NJCE Educational Seminar:** The 16<sup>th</sup> Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24<sup>th</sup> and May 1<sup>st</sup>, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and an email with a registration link will be distributed.

**2026 New Jersey Association of Counties Conference:** The 75<sup>th</sup> Annual Conference is scheduled from May 6<sup>th</sup> to May 8<sup>th</sup> at Caesar’s in Atlantic City and the NJCE JIF will be exhibiting at the conference.

J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.

**2026 Financial Disclosures:** Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

### **Underwriting Manager Report**

**2026 Renewal Overview Webinar:** Underwriting Manager reported briefly on successful 2026 renewal. A renewal overview webinar was held Tuesday, February 24<sup>th</sup> at 11 a.m. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org.

### **Safety Director Report**

**Safety Committee:** Safety Director submitted a list of the current safety committee members. The Committee is scheduled to meet in 2026 as follows: Monday, March 9<sup>th</sup>, Monday June 8<sup>th</sup>, Monday September 14<sup>th</sup> and Monday December 14<sup>th</sup> via Zoom at 10am.

**2026 Safety Grant Program:** In 2025, the excess carriers Safety National and Munich RE contributed a total grant in the amount of \$90,000 and the Board of Fund Commissioners authorized a “one-time” supplement in the amount of \$33,782.12 for a total Safety Grant of \$123,782.12. Safety Director submitted a memo on the 2026 grant program noting contributions from Safety National, Munich RE, Old Republic and Metis in the amounts of \$100,000, \$17,000, \$6,000 and \$7,500, respectively, for a

total grant amount of \$130,500. Supplemental funding from NJCE may not be necessary for the 2026 grant and additional information may be provided at future meetings.

**Special Presentation *Leadership Training, Accreditation Plus and Active Shooter*:** J.A. Montgomery Consulting provided a summary overview of three training programs and/or initiatives recently developed for members. More information can be found at [www.njce.org](http://www.njce.org) or by contacting the Safety Director's office.

### **2026 & January 2027 NJCE JIF Meeting Schedule**

The Board of Fund Commissioners adopted the following meeting dates for 2026 and 2027 Reorganization to be held at 9:30AM virtually unless otherwise noted:

10:30 AM	April 23, 2026	Forsgate Country Club	Regular Meeting
9:30 AM	June 25, 2026	Virtual	Regular Meeting
9:30 AM	September 24, 2026	Virtual	Regular Meeting
9:30 AM	October 22, 2026	Virtual	Regular Meeting
9:30 AM	November 20, 2026	Virtual	Regular Meeting
9:30 AM	February 25, 2027	Virtual	Reorganization

The NJCE JIF Claims Review Committee meets virtually on the above noted dates a half-hour before the JIF meeting starts.



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!  
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

**DATES:** Friday, April 24, 2026  
 Friday, May 1, 2026

**SAVE MY SPOT**

**TIME:** 9:00 AM – 12:00 PM EDT

**ABOUT THE SESSIONS:**

**Session #1 – Friday, April 24, 2026**

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
  - *John Geaney Esq, Capehart & Scatchard*
  - *Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting*
  - *James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services*

**Session #2 – Friday, May 1, 2026**

- Anti-harassment programs for volunteer organizations
- Cyber JIF – A look after three years
- Local government ethics act
- **Presented by:**
  - *Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew*
  - *Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting*
  - *Representative from the NJ Department of Community Affairs (to be announced)*

AVAILABLE AT NO COST TO MEMBERS

## MEET THE SPEAKERS



**John H. Geaney, Esq.**  
Shareholder, Co-Chair  
Capehart Scatchard



**Keith Hummel**  
Vice President, Law  
Enforcement Risk Control  
J.A. Montgomery Consulting



**James Rhodes**  
Vice President, HIF Fund  
Governance & Executive  
Director  
PERMA Risk Management  
Services



**Edward Cooney, MBA,  
CCIC**  
Partner, Managing Account  
Executive  
Conner Strong & Buckelew



**Paul Shives**  
Partner, Senior Director of  
Safety Services  
J.A. Montgomery Consulting



**Representative  
(To Be Announced)**  
NJ Department of Community  
Affairs

**SAVE MY SPOT**

**QUESTIONS?** Please contact Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com).

Having trouble viewing this email? [Click here](#) to register.

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		December 31, 2025			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	747,141	8,965,690	82,805,775	91,771,465
2.	CLAIM EXPENSES				
	Paid Claims	614,298	4,155,111	27,777,280	31,932,391
	Case Reserves	(236,466)	269,914	6,009,668	6,279,583
	IBNR	(755,918)	364,455	2,242,181	2,606,636
	Excess Insurance Recoverable	(31,480)	(43,762)	(356,735)	(400,498)
	Discounted Claim Value	21,038	(12,432)	(169,214)	(181,647)
	<b>TOTAL CLAIMS</b>	<b>(388,527)</b>	<b>4,733,286</b>	<b>35,503,180</b>	<b>40,236,466</b>
3.	EXPENSES				
	Excess Premiums	350,574	4,206,891	30,539,305	34,746,196
	Administrative	56,515	679,499	6,416,772	7,096,271
	<b>TOTAL EXPENSES</b>	<b>407,089</b>	<b>4,886,390</b>	<b>36,956,077</b>	<b>41,842,467</b>
4.	UNDERWRITING PROFIT (1-2-3)	728,579	(653,986)	10,346,518	9,692,532
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	728,579	(653,986)	10,346,518	9,692,532
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	443,419	1,166,214	1,609,632
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>728,579</b>	<b>(799,998)</b>	<b>7,512,732</b>	<b>6,712,733</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2014	(143,869)	(136,166)	699,067	562,901
	2015	44,726	63,259	686,038	749,297
	2016	(47,322)	(62,819)	996,731	933,912
	2017	(5,513)	(305,236)	2,764,510	2,459,274
	2018	(140)	(370,381)	2,321,667	1,951,286
	2019	(1,067)	9,152	1,676,209	1,685,362
	2020	37,140	(16,634)	364,311	347,677
	2021	12,395	70,632	(52,742)	17,891
	2022	11,087	(275,349)	(829,484)	(1,104,832)
	2023	(36,527)	390,250	(742,312)	(352,061)
	2024	13,721	(196,607)	(371,265)	(567,871)
	2025	843,948	29,900		29,900
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>728,579</b>	<b>(799,998)</b>	<b>7,512,732</b>	<b>6,712,734</b>
	<b>TOTAL CASH</b>				<b>13,721,752</b>

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		December 31, 2025		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2014</b>				
Paid Claims	5,049	15,609	2,208,307	2,223,916
Case Reserves	(5,049)	137,418	(1)	137,418
IBNR	144,500	(12,500)	30,000	17,500
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(631)	(647)	(208)	(855)
<b>TOTAL FY 2014 CLAIMS</b>	<b>143,869</b>	<b>139,880</b>	<b>2,238,099</b>	<b>2,377,979</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	(39,781)	2,772,863	2,733,081
Case Reserves	0	0	(1)	(1)
IBNR	(44,781)	(20,000)	22,500	2,500
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	55	220	(245)	(25)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(44,726)</b>	<b>(59,561)</b>	<b>2,795,116</b>	<b>2,735,556</b>
<b>FUND YEAR 2016</b>				
Paid Claims	1,052	47,909	3,306,433	3,354,342
Case Reserves	(1,052)	37,933	327,048	364,981
IBNR	47,765	(4,835)	33,720	28,885
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(443)	755	(5,766)	(5,011)
<b>TOTAL FY 2016 CLAIMS</b>	<b>47,322</b>	<b>81,762</b>	<b>3,661,435</b>	<b>3,743,197</b>
<b>FUND YEAR 2017</b>				
Paid Claims	2,348	5,897	2,543,394	2,549,291
Case Reserves	(2,348)	(541)	47,489	46,948
IBNR	5,556	(4,600)	26,710	22,110
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(43)	43	(1,237)	(1,194)
<b>TOTAL FY 2017 CLAIMS</b>	<b>5,513</b>	<b>799</b>	<b>2,616,357</b>	<b>2,617,155</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	141,144	2,754,344	2,895,487
Case Reserves	0	(1,821)	27,022	25,201
IBNR	124	(2,012)	7,584	5,572
Excess Insurance Recoverable	0	0	(986)	(986)
Discounted Claim Value	16	38	(538)	(499)
<b>TOTAL FY 2018 CLAIMS</b>	<b>140</b>	<b>137,349</b>	<b>2,787,426</b>	<b>2,924,775</b>
<b>FUND YEAR 2019</b>				
Paid Claims	624	39,138	2,885,466	2,924,604
Case Reserves	6,877	(39,136)	137,865	98,729
IBNR	(6,392)	(21,459)	43,421	21,962
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(41)	625	(2,677)	(2,052)
<b>TOTAL FY 2019 CLAIMS</b>	<b>1,067</b>	<b>(20,832)</b>	<b>3,064,075</b>	<b>3,043,244</b>

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		December 31, 2025		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2020</b>				
Paid Claims	36,214	419,857	2,848,194	3,268,051
Case Reserves	(29,341)	(235,345)	552,521	317,176
IBNR	(13,377)	(53,176)	90,755	37,578
Excess Insurance Recoverable	(31,480)	(43,762)	(355,749)	(399,512)
Discounted Claim Value	844	3,453	(8,931)	(5,478)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(37,140)</b>	<b>91,026</b>	<b>3,126,790</b>	<b>3,217,816</b>
<b>FUND YEAR 2021</b>				
Paid Claims	5,556	79,834	2,462,391	2,542,225
Case Reserves	(9,250)	(65,735)	465,663	399,928
IBNR	(9,751)	(65,354)	247,569	182,215
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,050	3,025	(13,171)	(10,146)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(12,395)</b>	<b>(48,231)</b>	<b>3,162,453</b>	<b>3,114,223</b>
<b>FUND YEAR 2022</b>				
Paid Claims	34,958	496,038	2,768,681	3,264,719
Case Reserves	(31,723)	(204,224)	1,171,857	967,633
IBNR	(16,998)	(69,246)	303,010	233,764
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,676	8,182	(31,053)	(22,871)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(11,087)</b>	<b>230,750</b>	<b>4,212,495</b>	<b>4,443,245</b>
<b>FUND YEAR 2023</b>				
Paid Claims	10,537	198,960	1,756,809	1,955,769
Case Reserves	40,223	(238,368)	1,118,148	879,779
IBNR	(14,540)	(244,148)	745,398	501,249
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	307	11,324	(40,948)	(29,624)
<b>TOTAL FY 2023 CLAIMS</b>	<b>36,527</b>	<b>(272,233)</b>	<b>3,579,406</b>	<b>3,307,173</b>
<b>FUND YEAR 2024</b>				
Paid Claims	98,962	985,520	1,470,398	2,455,917
Case Reserves	(75,749)	(579,858)	2,162,057	1,582,199
IBNR	(41,440)	(272,238)	691,515	419,277
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,506	20,959	(64,442)	(43,483)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(13,721)</b>	<b>154,383</b>	<b>4,259,528</b>	<b>4,413,911</b>
<b>FUND YEAR 2025</b>				
Paid Claims	418,999	1,764,987		1,764,987
Case Reserves	(129,054)	1,459,591		1,459,591
IBNR	(806,582)	1,134,023		1,134,023
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	12,741	(60,410)		(60,410)
<b>TOTAL FY 2025 CLAIMS</b>	<b>(503,896)</b>	<b>4,298,192</b>	<b>0</b>	<b>4,298,192</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(388,527)</b>	<b>4,733,286</b>	<b>35,503,180</b>	<b>40,236,466</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2025					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>4,069,615</b>	<b>43,421,544</b>	<b>326,407,524</b>	<b>369,829,068</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	186,087	5,922,696	23,673,763	29,596,460
	Case Reserves	672,211	(3,562,985)	15,868,519	12,305,536
	IBNR	443,849	2,220,922	17,187,288	19,408,209
	Discounted Claim Value	45,153	64,950	(4,295,909)	(4,230,960)
	Excess Recoveries	(31,676)	978,243	(1,147,062)	(168,819)
	<b>TOTAL CLAIMS</b>	<b>1,315,624</b>	<b>5,623,826</b>	<b>51,286,599</b>	<b>56,910,426</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	2,378,712	28,940,708	236,578,246	265,518,954
	Administrative	86,125	2,687,363	23,142,827	25,830,190
	<b>TOTAL EXPENSES</b>	<b>2,464,837</b>	<b>31,628,071</b>	<b>259,721,073</b>	<b>291,349,144</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>289,154</b>	<b>6,169,647</b>	<b>15,399,852</b>	<b>21,569,498</b>
5.	<b>INVESTMENT INCOME</b>	<b>113,237</b>	<b>1,218,890</b>	<b>3,281,155</b>	<b>4,500,045</b>
6.	<b>PROFIT (4+5)</b>	<b>402,391</b>	<b>7,388,537</b>	<b>18,681,007</b>	<b>26,069,543</b>
7.	<b>Dividend</b>	<b>(500,000)</b>	<b>(500,000)</b>	<b>(6,707,551)</b>	<b>(7,207,551)</b>
8.	<b>SURPLUS (6-7)</b>	<b>(97,609)</b>	<b>6,888,537</b>	<b>11,973,456</b>	<b>18,861,992</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	363	4,145	70,386	74,531
	2011	996	11,805	391,132	402,937
	2012	738	15,885	486,042	501,927
	2013	2,843	32,685	1,118,179	1,150,864
	2014	(8,582)	35,488	1,923,686	1,959,174
	2015	4,084	44,338	1,313,021	1,357,359
	2016	18,533	217,491	1,508,680	1,726,171
	2017	(244,565)	90,401	2,562,938	2,653,339
	2018	(262,082)	(88,843)	2,445,415	2,356,572
	2019	(263,923)	(140,604)	2,073,713	1,933,109
	2020	(314,867)	964,326	167,484	1,131,810
	2021	190,461	307,751	(672,764)	(365,013)
	2022	35,417	(314,814)	1,243,729	928,915
	2023	197,089	1,479,960	(4,462,718)	(2,982,758)
	2024	(375,783)	(1,418,880)	1,804,532	385,652
	2025	921,670	5,647,404		5,647,404
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(97,609)</b>	<b>6,888,537</b>	<b>11,973,455</b>	<b>18,861,992</b>
	<b>TOTAL CASH</b>				<b>38,891,840</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2025				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
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
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
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	(116)	(80)	(10,622)	(10,702)
<b>TOTAL FY 2011 CLAIMS</b>	<b>(116)</b>	<b>(1,543)</b>	<b>835,426</b>	<b>833,883</b>
<b>FUND YEAR 2012</b>				
Paid Claims	4,082	43,055	1,785,983	1,829,038
Case Reserves	(4,082)	(43,055)	112,437	69,382
IBNR	0	0	3,680	3,680
Discounted Claim Value	984	4,273	(11,571)	(7,298)
<b>TOTAL FY 2012 CLAIMS</b>	<b>984</b>	<b>4,273</b>	<b>1,890,529</b>	<b>1,894,802</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	25,443	1,153,465	1,178,908
Case Reserves	2,500	(19,646)	434,898	415,252
IBNR	(2,500)	(5,797)	17,340	11,543
Discounted Claim Value	311	4,205	(47,302)	(43,097)
<b>TOTAL FY 2013 CLAIMS</b>	<b>311</b>	<b>4,204</b>	<b>1,558,401</b>	<b>1,562,605</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	16,622	864,533	881,155
Case Reserves	0	(1,725)	82,575	80,850
IBNR	12,901	(1,697)	21,077	19,380
Discounted Claim Value	(26)	678	(11,153)	(10,475)
<b>TOTAL FY 2014 CLAIMS</b>	<b>12,874</b>	<b>13,877</b>	<b>957,032</b>	<b>970,909</b>
<b>FUND YEAR 2015</b>				
Paid Claims	146	2,035	2,473,703	2,475,738
Case Reserves	0	5,611	597,900	603,511
IBNR	(1,000)	(14,211)	49,975	35,764
Discounted Claim Value	291	2,902	(73,534)	(70,632)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(562)</b>	<b>(3,663)</b>	<b>3,048,044</b>	<b>3,044,381</b>
<b>FUND YEAR 2016</b>				
Paid Claims	5,226	48,432	1,392,569	1,441,001
Case Reserves	(17,002)	(206,624)	1,125,747	919,123
IBNR	(2,530)	(16,477)	39,497	23,020
Discounted Claim Value	1,200	19,688	(109,929)	(90,241)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(13,105)</b>	<b>(154,981)</b>	<b>2,447,884</b>	<b>2,292,903</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2017</b>					
	Paid Claims	53,535	55,235	1,585,263	1,640,498
	Case Reserves	(606)	(260,178)	605,912	345,734
	IBNR	(1,523)	(17,822)	43,208	25,386
	Discounted Claim Value	300	13,963	(54,120)	(40,157)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>51,706</b>	<b>(208,803)</b>	<b>2,180,263</b>	<b>1,971,460</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	790	6,940	1,620,907	1,627,847
	Case Reserves	249,210	192,955	440,557	633,512
	IBNR	(60,642)	(110,062)	227,389	117,327
	Discounted Claim Value	(19,183)	(8,447)	(63,964)	(72,411)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>170,175</b>	<b>81,386</b>	<b>2,224,889</b>	<b>2,306,275</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	67,672	389,723	1,373,046	1,762,769
	Case Reserves	(6,140)	(334,590)	1,250,583	915,993
	IBNR	(8,011)	(58,688)	196,568	137,880
	Discounted Claim Value	16,823	21,006	(120,133)	(99,127)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>70,344</b>	<b>17,451</b>	<b>2,700,064</b>	<b>2,717,515</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	41,905	2,240,924	(181,777)	2,059,147
	Case Reserves	51,987	(3,855,928)	4,808,620	952,692
	IBNR	249,090	(857,127)	1,461,677	604,550
	Discounted Claim Value	12,381	643,238	(836,712)	(193,474)
	Excess Recoveries	(31,676)	978,243	(1,147,062)	(168,819)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>323,687</b>	<b>(850,650)</b>	<b>4,104,746</b>	<b>3,254,096</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	7,762	70,082	3,333,352	3,403,434
	Case Reserves	(7,757)	(265,813)	2,146,382	1,880,569
	IBNR	(214,025)	(71,898)	1,107,209	1,035,311
	Discounted Claim Value	31,329	49,379	(425,157)	(375,778)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>(182,691)</b>	<b>(218,250)</b>	<b>6,161,786</b>	<b>5,943,537</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	2,996	755,590	1,517,476	2,273,066
	Case Reserves	904	722,801	993,800	1,716,601
	IBNR	(41,367)	(1,159,437)	2,943,881	1,784,444
	Discounted Claim Value	10,581	98,224	(478,087)	(379,863)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(26,887)</b>	<b>417,178</b>	<b>4,977,070</b>	<b>5,394,248</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2025				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2023</b>				
Paid Claims	0	107,238	5,267,964	5,375,202
Case Reserves	38,065	(629,945)	1,324,351	694,406
IBNR	(272,321)	(1,031,858)	5,533,584	4,501,726
Discounted Claim Value	49,196	211,547	(906,005)	(694,458)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(185,060)</b>	<b>(1,343,017)</b>	<b>11,219,894</b>	<b>9,876,877</b>
<b>FUND YEAR 2024</b>				
Paid Claims	4,306	1,625,962	577,421	2,203,383
Case Reserves	(69,705)	575,049	1,839,730	2,414,779
IBNR	404,500	(828,952)	5,539,202	4,710,250
Discounted Claim Value	63,775	165,087	(1,147,621)	(982,534)
<b>TOTAL FY 2024 CLAIMS</b>	<b>402,876</b>	<b>1,537,145</b>	<b>6,808,732</b>	<b>8,345,877</b>
<b>FUND YEAR 2025</b>				
Paid Claims	(2,333)	536,878		536,878
Case Reserves	434,837	558,103		558,103
IBNR	381,277	6,394,948		6,394,948
Discounted Claim Value	(122,694)	(1,160,711)		(1,160,711)
<b>TOTAL FY 2025 CLAIMS</b>	<b>691,087</b>	<b>6,329,218</b>	<b>0</b>	<b>6,329,218</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>1,315,624</b>	<b>5,623,826</b>	<b>51,286,600</b>	<b>56,910,426</b>
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 \$168,819 due from the reinsurer for COVID-19 WC claims.				

**Mercer County Insurance Commission**

**CLAIM ACTIVITY REPORT**

December 31, 2025

<b>COVERAGE LINE - PROPERTY</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	0	0	0	0	0	0	0	0	0	0	3	12	15	
December-25	0	0	0	0	0	0	0	0	1	1	4	15	21	
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	1	1	1	3	6	
Limited Reserves														<b>\$3,206</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,700	\$141,075	\$147,775	
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,899	\$4,000	\$45,433	\$67,332	
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,899	(\$2,700)	(\$95,642)	(\$80,443)	
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$140	\$593,729	\$501,272	\$224,900	\$4	\$1,771,112	
<b>COVERAGE LINE - GENERAL LIABILITY</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	1	0	2	0	1	0	0	6	6	11	7	19	53	
December-25	1	0	2	1	1	1	0	6	6	11	5	18	52	
<b>NET CHGE</b>	0	0	0	1	0	1	0	0	0	0	-2	-1	-1	
Limited Reserves														<b>\$13,745</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	\$142,467	\$0	\$167,284	\$0	\$6,000	\$0	\$0	\$31,324	\$270,510	\$71,434	\$33,000	\$36,500	\$758,519	
December-25	\$137,418	\$0	\$167,284	\$0	\$6,000	\$7,500	\$0	\$31,324	\$241,304	\$71,434	\$23,500	\$29,000	\$714,764	
<b>NET CHGE</b>	(\$5,049)	\$0	\$0	\$0	\$0	\$7,500	\$0	\$0	(\$29,206)	\$0	(\$9,500)	(\$7,500)	(\$43,755)	
Ltd Incurred	\$235,677	\$113,410	\$359,591	\$95,318	\$256,046	\$42,308	\$139,897	\$205,063	\$281,545	\$84,630	\$36,224	\$36,224	\$1,885,931	
<b>COVERAGE LINE - AUTO LIABILITY</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	0	0	0	0	0	0	0	0	0	4	2	1	7	
December-25	0	0	0	0	0	0	0	0	0	4	2	1	7	
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	
Limited Reserves														<b>\$5,812</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,500	\$23,200	\$500	\$42,200	
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,000	\$23,185	\$500	\$40,685	
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,500)	(\$15)	\$0	(\$1,515)	
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$252,336	\$4,924	\$49,169	\$63,984	\$40,712	\$40,712	\$818,591	
<b>COVERAGE LINE - WORKERS COMP.</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	0	0	5	4	2	2	13	9	16	17	24	58	150	
December-25	0	0	5	4	2	2	11	8	16	18	23	43	132	
<b>NET CHGE</b>	0	0	0	0	0	0	-2	-1	0	1	-1	-15	-18	
Limited Reserves														<b>\$43,817</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	\$0	\$0	\$198,748	\$49,296	\$19,201	\$91,852	\$664,770	\$377,854	\$728,845	\$749,622	\$1,594,206	\$1,249,909	\$5,724,303	
December-25	\$0	\$0	\$197,696	\$46,948	\$19,201	\$91,229	\$634,340	\$368,604	\$726,329	\$780,647	\$1,534,214	\$1,384,573	\$5,783,780	
<b>NET CHGE</b>	\$0	\$0	(\$1,052)	(\$2,348)	\$0	(\$624)	(\$30,431)	(\$9,250)	(\$2,517)	\$31,024	(\$59,991)	\$134,664	\$59,477	
Ltd Incurred	\$2,099,253	\$2,610,900	\$3,091,404	\$2,385,881	\$2,580,565	\$2,933,049	\$3,226,810	\$2,732,027	\$3,308,334	\$2,235,773	\$3,735,813	\$3,735,813	\$34,675,620	
<b>TOTAL ALL LINES COMBINED</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	1	0	7	4	3	2	13	15	22	32	36	90	225	
December-25	1	0	7	5	3	3	11	14	23	34	34	77	212	
<b>NET CHGE</b>	0	0	0	1	0	1	-2	-1	1	2	-2	-13	-13	
Limited Reserves														<b>\$31,163</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	<b>TOTAL</b>	
November-25	\$142,467	\$0	\$366,032	\$49,296	\$25,201	\$91,852	\$664,770	\$409,178	\$999,355	\$839,556	\$1,657,106	\$1,427,984	\$6,672,797	
December-25	\$137,418	\$0	\$364,981	\$46,948	\$25,201	\$98,729	\$634,340	\$399,928	\$967,632	\$886,979	\$1,584,899	\$1,459,507	\$6,606,562	
<b>NET CHGE</b>	(\$5,049)	\$0	(\$1,052)	(\$2,348)	\$0	\$6,877	(\$30,431)	(\$9,250)	(\$31,723)	\$47,423	(\$72,206)	\$31,523	(\$66,236)	
Ltd Incurred	\$2,364,887	\$2,733,081	\$3,719,322	\$2,596,195	\$2,924,039	\$3,023,333	\$3,879,409	\$2,942,154	\$4,232,777	\$2,885,658	\$4,037,648	\$3,812,752	\$39,151,255	

**FUND YEARS 2022 2023 2024 2025**

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**CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

2022	Budget	Current		48	MONTH TARGETED	Last Month		47	MONTH TARGETED	Last Year		36	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	
PROPERTY	125,000	593,729	593,729	474.98%	100.00%	948,206	948,206	758.57%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	156,000	281,545	281,545	180.48%	95.70%	282,735	282,735	181.24%	95.40%	31,110	31,110	19.94%	90.15%
POL/EPL	57,557	0	0	0.00%	95.70%	0	0	0.00%	95.40%	0	0	0.00%	90.15%
AUTO LIABILITY	114,000	49,169	49,169	43.13%	92.58%	49,169	49,169	43.13%	92.21%	49,169	49,169	43.13%	87.18%
WORKER'S COMP	2,806,000	3,308,334	3,308,334	117.90%	99.40%	3,304,334	3,304,334	117.76%	99.34%	3,241,277	3,241,277	115.51%	98.10%
TOTAL ALL LINES	3,258,557	4,232,777	4,232,777	129.90%	98.95%	4,584,444	4,584,444	140.69%	98.86%	3,321,556	3,321,556	101.93%	97.27%
NET PAYOUT %	\$3,265,144				100.20%								

**CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

2023	Budget	Current		36	MONTH TARGETED	Last Month		35	MONTH TARGETED	Last Year		24	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	
PROPERTY	145,000	501,272	501,272	345.71%	100.00%	509,279	509,279	351.23%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	206,000	84,630	84,630	41.08%	90.15%	84,630	84,630	41.08%	89.48%	24,682	24,682	11.98%	79.39%
POL/EPL	58,996	0	0	0.00%	90.15%	0	0	0.00%	89.48%	0	0	0.00%	79.39%
AUTO LIABILITY	133,000	63,984	63,984	48.11%	87.18%	65,484	65,484	49.24%	86.58%	304,984	304,984	229.31%	76.44%
WORKER'S COMP	2,719,000	2,235,773	2,235,773	82.23%	98.10%	2,194,212	2,194,212	80.70%	97.90%	2,069,849	2,069,849	76.13%	93.51%
TOTAL ALL LINES	3,261,996	2,885,658	2,885,658	88.46%	97.09%	2,853,604	2,853,604	87.48%	96.85%	2,399,515	2,399,515	73.56%	91.96%
NET PAYOUT %	\$1,998,679				61.27%								

**CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

2024	Budget	Current		24	MONTH TARGETED	Last Month		23	MONTH TARGETED	Last Year		12	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	
PROPERTY	148,000	224,900	224,900	151.96%	100.00%	268,845	268,845	181.65%	99.33%	0	0	0.00%	95.24%
GEN LIABILITY	184,000	36,224	36,224	19.69%	79.39%	45,724	45,724	24.85%	78.18%	8,231	8,231	4.47%	60.18%
POL/EPL	58,000	0	0	0.00%	79.39%	0	0	0.00%	78.18%	0	0	0.00%	60.18%
AUTO LIABILITY	115,000	40,712	40,712	35.40%	76.44%	40,712	40,712	35.40%	75.06%	22,915	22,915	19.93%	51.17%
WORKER'S COMP	2,930,000	3,735,813	3,735,813	127.50%	93.51%	3,696,800	3,696,800	126.17%	92.71%	3,292,721	3,292,721	112.38%	64.07%
TOTAL ALL LINES	3,435,000	4,037,648	4,037,648	117.54%	92.22%	4,052,080	4,052,080	117.96%	91.38%	3,323,867	3,323,867	96.76%	64.71%
NET PAYOUT %	\$2,452,749				71.40%								

**CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION**

2025	Budget	Current		12	MONTH TARGETED	Last Month		11	MONTH TARGETED	Last Year		0	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-25		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	
PROPERTY	277,084	288,939	288,939	104.28%	95.24%	324,767	324,767	117.21%	86.00%			N/A	N/A
GEN LIABILITY	212,000	29,886	29,886	14.10%	60.18%	37,386	37,386	17.63%	49.00%			N/A	N/A
POL/EPL	58,000	0	0	0.00%	60.18%	0	0	0.00%	49.00%			N/A	N/A
AUTO LIABILITY	129,000	10,404	10,404	8.07%	51.17%	10,404	10,404	8.07%	45.00%			N/A	N/A
WORKER'S COMP	3,389,000	2,889,482	2,889,482	85.26%	64.07%	2,579,043	2,579,043	76.10%	52.00%			N/A	N/A
TOTAL ALL LINES	4,065,084	3,218,711	3,218,711	79.18%	65.53%	2,951,600	2,951,600	72.61%	53.90%	0	0	N/A	N/A
NET PAYOUT %	\$1,504,908				37.02%								

**FUND YEARS 2018 2019 2020 2021**

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<b>CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>													
2018	Budget	Current		96		Last Month		95		Last Year		84	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	74,417	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	157,000	256,046	256,046	163.09%	96.50%	256,046	256,046	163.09%	96.50%	112,642	112,642	71.75%	96.50%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%
WORKER'S COMP	4,455,000	2,580,565	2,580,565	57.93%	100.00%	2,580,565	2,580,565	57.93%	100.00%	2,588,131	2,588,131	58.09%	100.00%
<b>TOTAL ALL LINES</b>	<b>4,817,417</b>	<b>2,924,039</b>	<b>2,924,039</b>	<b>60.70%</b>	<b>99.80%</b>	<b>2,924,039</b>	<b>2,924,039</b>	<b>60.70%</b>	<b>99.80%</b>	<b>2,712,927</b>	<b>2,712,927</b>	<b>56.31%</b>	<b>99.80%</b>
<b>NET PAYOUT %</b>	<b>\$2,898,838</b>				<b>60.17%</b>								
<b>CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>													
2019	Budget	Current		84		Last Month		83		Last Year		72	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	75,000	19,053	19,053	25.40%	100.00%	20,953	20,953	27.94%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	160,000	42,308	42,308	26.44%	96.50%	34,808	34,808	21.75%	96.50%	31,878	31,878	19.92%	96.50%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%	96.94%	28,923	28,923	21.91%	96.94%
WORKER'S COMP	4,141,000	2,933,049	2,933,049	70.83%	100.00%	2,933,049	2,933,049	70.83%	100.00%	2,941,340	2,941,340	71.03%	100.00%
<b>TOTAL ALL LINES</b>	<b>4,508,000</b>	<b>3,023,333</b>	<b>3,023,333</b>	<b>67.07%</b>	<b>99.79%</b>	<b>3,017,733</b>	<b>3,017,733</b>	<b>66.94%</b>	<b>99.79%</b>	<b>3,002,141</b>	<b>3,002,141</b>	<b>66.60%</b>	<b>99.79%</b>
<b>NET PAYOUT %</b>	<b>\$2,924,604</b>				<b>64.88%</b>								
<b>CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b>													
2020	Budget	Current		72		Last Month		71		Last Year		60	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	132,813	260,367	260,367	196.04%	100.00%	782,996	782,996	589.55%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	149,000	139,897	139,897	93.89%	96.50%	139,897	139,897	93.89%	96.64%	153,271	153,271	102.87%	97.10%
POL/EPL													
AUTO LIABILITY	116,000	252,336	252,336	217.53%	96.94%	252,336	252,336	217.53%	97.08%	256,336	256,336	220.98%	96.17%
WORKER'S COMP	3,069,000	3,226,810	3,226,810	105.14%	100.00%	3,221,026	3,221,026	104.95%	100.00%	3,223,745	3,223,745	105.04%	99.88%
<b>TOTAL ALL LINES</b>	<b>3,466,813</b>	<b>3,879,409</b>	<b>3,879,409</b>	<b>111.90%</b>	<b>99.75%</b>	<b>4,396,255</b>	<b>4,396,255</b>	<b>126.81%</b>	<b>99.76%</b>	<b>3,633,352</b>	<b>3,633,352</b>	<b>104.80%</b>	<b>99.64%</b>
<b>NET PAYOUT %</b>	<b>\$3,245,070</b>				<b>93.60%</b>								
<b>CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION</b>													
2021	Budget	Current		60		Last Month		59		Last Year		48	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	108,000	140	140	0.13%	100.00%	140	140	0.13%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	134,000	205,063	205,063	153.03%	97.10%	205,063	205,063	153.03%	97.06%	175,807	175,807	131.20%	95.70%
POL/EPL													
AUTO LIABILITY	104,000	4,924	4,924	4.73%	96.17%	4,924	4,924	4.73%	95.94%	10,987	10,987	10.56%	92.58%
WORKER'S COMP	2,765,000	2,732,027	2,732,027	98.81%	99.88%	2,735,721	2,735,721	98.94%	99.86%	2,716,865	2,716,865	98.26%	99.40%
<b>TOTAL ALL LINES</b>	<b>3,111,000</b>	<b>2,942,154</b>	<b>2,942,154</b>	<b>94.57%</b>	<b>99.64%</b>	<b>2,945,847</b>	<b>2,945,847</b>	<b>94.69%</b>	<b>99.61%</b>	<b>2,903,659</b>	<b>2,903,659</b>	<b>93.34%</b>	<b>99.04%</b>
<b>NET PAYOUT %</b>	<b>\$2,542,226</b>				<b>81.72%</b>								

**FUND YEARS 2014 2015 2016 2017**

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**CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION**

2014	Budget	Current		144		Last Month		143		Last Year		132	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	124,157	235,677	235,677	189.82%	96.50%	235,677	235,677	189.82%	96.50%	78,677	78,677	63.37%	96.50%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%
WORKER'S COMP	4,356,301	2,099,253	2,099,253	48.19%	100.00%	2,099,253	2,099,253	48.19%	100.00%	2,109,809	2,109,809	48.43%	100.00%
TOTAL ALL LINES	4,669,797	2,364,887	2,364,887	50.64%	99.82%	2,364,887	2,364,887	50.64%	99.82%	2,199,377	2,199,377	47.10%	99.82%
NET PAYOUT %	\$2,227,468				47.70%								

**CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

2015	Budget	Current		132		Last Month		131		Last Year		120	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	155,896	113,410	113,410	72.75%	96.50%	113,410	113,410	72.75%	96.50%	41,898	41,898	26.88%	96.50%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%
WORKER'S COMP	4,449,750	2,610,900	2,610,900	58.68%	100.00%	2,610,900	2,610,900	58.68%	100.00%	2,650,681	2,650,681	59.57%	100.00%
TOTAL ALL LINES	4,818,174	2,733,081	2,733,081	56.72%	99.80%	2,733,081	2,733,081	56.72%	99.80%	2,699,548	2,699,548	56.03%	99.80%
NET PAYOUT %	\$2,733,081				56.72%								

**CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

2016	Budget	Current		120		Last Month		119		Last Year		108	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	80,948	99	99	0.12%	100.00%	99	99	0.12%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	155,896	359,591	359,591	230.66%	96.50%	359,591	359,591	230.66%	96.50%	9,591	9,591	6.15%	96.50%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%
WORKER'S COMP	4,616,644	3,091,404	3,091,404	66.96%	100.00%	3,091,404	3,091,404	66.96%	100.00%	3,056,968	3,056,968	66.22%	100.00%
TOTAL ALL LINES	4,985,068	3,719,322	3,719,322	74.61%	99.81%	3,719,322	3,719,322	74.61%	99.81%	3,334,787	3,334,787	66.90%	99.81%
NET PAYOUT %	\$3,354,341				67.29%								

**CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

2017	Budget	Current		108		Last Month		107		Last Year		96	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	159,000	95,318	95,318	59.95%	96.50%	95,318	95,318	59.95%	96.50%	93,428	93,428	58.76%	96.50%
AUTO LIABILITY	134,000	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%
WORKER'S COMP	4,709,000	2,385,881	2,385,881	50.67%	100.00%	2,385,881	2,385,881	50.67%	100.00%	2,406,568	2,406,568	51.11%	100.00%
TOTAL ALL LINES	5,085,000	2,596,195	2,596,195	51.06%	99.81%	2,596,195	2,596,195	51.06%	99.81%	2,539,587	2,539,587	49.94%	99.81%
NET PAYOUT %	\$2,549,247				50.13%								

**MERCER COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

Resolution No. 21-26

MARCH 2026

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 2026**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES INC	MANAGED CARE INV 0396-0326	25,153.75
INSERVCO INSURANCE SERVICES INC	MANAGED CARE INV 0396-0126	25,153.75
INSERVCO INSURANCE SERVICES INC	MANAGED CARE INV 0396-0226	25,153.75
		<b>75,461.25</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	2.96
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEES 03/26	15,964.92
		<b>15,967.88</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 03/26	746.92
		<b>746.92</b>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 03/26	17,820.34
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 01/26	17,820.33
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 02/26	17,820.33
		<b>53,461.00</b>
21ST CENTURY MEDIA-PHILLY CLUSTER	A# 896855- AD 2792318 2/7/26	21.70
21ST CENTURY MEDIA-PHILLY CLUSTER	A# 896855 AD 2792317 2/7/26	24.50
		<b>46.20</b>
J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 03/26	12,375.00
		<b>12,375.00</b>
NJ ADVANCE MEDIA	A# 52097 INV 3876626- 11068801 2/11/26	28.86
NJ ADVANCE MEDIA	A# 52097 INV 3876626-11068799 2/11/26	25.74
		<b>54.60</b>
ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEES 03/26	8,875.00
		<b>8,875.00</b>
	<b>Total Payments FY 2026</b>	<b>166,987.85</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>166,987.85</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**MERCER COUNTY INSURANCE COMMISSION**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2025 Month Ending: December										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	114,526.19	837,871.54	773,516.05	12,715,024.48	(215,363.72)	(303,307.08)	228,011.08	0.00	0.00	14,150,278.54
<b>RECEIPTS</b>										
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 *	242,525.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242,525.71
<b>TOTAL</b>	<b>242,525.71</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>242,525.71</b>
<b>EXPENSES</b>										
Claims Transfers	243,650.71	33,065.18	15.00	337,567.36	0.00	0.00	0.00	0.00	0.00	614,298.25
Expenses	0.00	0.00	0.00	0.00	0.00	56,754.63	0.00	0.00	0.00	56,754.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>243,650.71</b>	<b>33,065.18</b>	<b>15.00</b>	<b>337,567.36</b>	<b>0.00</b>	<b>56,754.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>671,052.88</b>
<b>END BALANCE</b>	<b>113,401.19</b>	<b>804,806.36</b>	<b>773,501.05</b>	<b>12,377,457.12</b>	<b>(215,363.72)</b>	<b>(360,061.71)</b>	<b>228,011.08</b>	<b>0.00</b>	<b>0.00</b>	<b>13,721,751.37</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	December		
CURRENT FUND YEAR	2025		
	Description:	MCIFC General A/C	MCIFC Claims A/C
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$14,150,279.05	14150018.02	261.03
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	\$290,498.40	\$0.00	\$290,498.40
10 (Withdrawals - Sales)	-\$719,025.57	-\$347,253.03	-\$371,772.54
<b>Ending Cash &amp; Investment Balance</b>	<b>\$13,721,751.88</b>	<b>\$13,802,764.99</b>	<b>-\$81,013.11</b>
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$396,340.17	\$73,057.63	\$323,282.54
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$14,118,092.05	<b>\$13,875,822.62</b>	<b>\$242,269.43</b>
		\$0.00	\$0.00

**RESOLUTION NO. 22-26**

**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 February 25, 2026 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 February 1, 2026 to February 28, 2026 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 March 23, 2026.

\_\_\_\_\_  
**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**  
**02/01/2026 Thru 02/28/2026**

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**  
**02/01/2026 Thru 02/28/2026**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	50537	3960005464 001	DOGGETT, VERNA	11/5/2025	11/5/2025	VERNA DOGGETT	2/9/2026	FULL & FINAL SETTLEMENT OF ALL CLAIMS	4,201.82	4,201.82
C	50540	3960005465 001	DICKERSON JR, WILLIAM	12/27/2025	12/27/2025	WILLIAM DICKERSON JR	2/9/2026	FULL AND FINAL SETTLEMENT	500.00	500.00
C	50713	3960004685 001	LIEGGI, ANNA	1/31/2026	1/31/2026	WATERS MCPHERSON MCNEILL	2/23/2026	INVOICE 278388	795.00	795.00
C	50715	3960004448 001	KOCSIS, DOREEN	1/31/2026	1/31/2026	WATERS MCPHERSON MCNEILL	2/23/2026	INVOICE 278387	275.00	275.00
C	50716	3960004548 001	APDIAN, XIAN	1/31/2026	1/31/2026	WATERS MCPHERSON MCNEILL	2/23/2026	INVOICE 278385	295.00	295.00
C	50718	3960004913 001	CHUNG, KANG	1/31/2026	1/31/2026	WATERS MCPHERSON MCNEILL	2/23/2026	INVOICE 278386	1,355.00	1,355.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 6</b>		<b>7,421.82</b>	<b>7,421.82</b>
<b>Coverage: Auto Physical Damage</b>										
C	50539	3960005447 001	MERCER COUNTY	11/9/2025	11/9/2025	MERCER COUNTY IMROVEMENT	2/9/2026	2022 FORD EXPLORER PLATE#U12PYK	31,331.38	31,331.38
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 1</b>		<b>31,331.38</b>	<b>31,331.38</b>
<b>Coverage: General Liability</b>										
C	50714	3960005362 001	EIG, BRIAN	1/5/2026	1/27/2026	WEINER LAW GROUP LLP	2/23/2026	INVOICE 340182	1,572.50	1,572.50
C	50717	3960004232 001	VERPLANCK, JOAN	1/2/2026	1/30/2026	MALAMUT & ASSOCIATES	2/23/2026	INVOICE 22724	6,120.00	6,120.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 2</b>		<b>7,692.50</b>	<b>7,692.50</b>
<b>Coverage: Police Professional</b>										
C	50538	3960002579 001	FEARRON, ANTHONY	12/16/2025	12/16/2025	FORENSIC PSYCHOLOGY &	2/9/2026	IME	10,000.00	10,000.00
C	50541	3960002579 001	FEARRON, ANTHONY	12/16/2025	12/16/2025	FORENSIC PSYCHOLOGY &	2/9/2026	IME	10,000.00	10,000.00
C	50719	3960001188 001	GYORFFY, ANTHONY	4/17/2016	11/3/2025	NEW JERSEY EXCESS JOINT INS	2/23/2026	REIMBURSEMENT - BALANCE OF SIR	68,509.62	68,509.62
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 3</b>		<b>88,509.62</b>	<b>88,509.62</b>
<b>Total for Mercer County Ins Fund Comm - 396</b>							<b>Number of entries: 12</b>		<b>134,955.32</b>	<b>134,955.32</b>



**First MCO Bill Review Services  
MERCER CO INS COMM / Inservco  
Medical Savings by Month**

NJ

Month of Reprice	Provider Billed Amount	First MCO Repriced	U & C	Savings	% of Savings	# of Bills	In Network Bills	Out of Network Bills	% PPO Penetration	# of Uphold Appeals	# of Overturn Appeals	FMCO Fee	Net Savings
<b>Total FY 2021</b>	<b>\$2,354,049</b>	<b>\$1,211,244</b>	<b>\$1,363,971</b>	<b>\$1,142,805</b>	<b>49%</b>	<b>1,012</b>	<b>937</b>	<b>75</b>	<b>93%</b>	<b>3</b>	<b>3</b>	<b>\$228,562</b>	<b>\$914,243</b>
<b>Total FY 2022</b>	<b>\$1,669,759</b>	<b>\$795,694</b>	<b>\$799,895</b>	<b>\$874,065</b>	<b>52%</b>	<b>965</b>	<b>912</b>	<b>53</b>	<b>95%</b>	<b>2</b>	<b>7</b>	<b>\$174,813</b>	<b>\$699,251</b>
<b>Total FY 2023</b>	<b>\$1,062,002</b>	<b>\$474,972</b>	<b>\$482,726</b>	<b>\$587,030</b>	<b>55%</b>	<b>807</b>	<b>780</b>	<b>27</b>	<b>97%</b>	<b>10</b>	<b>6</b>	<b>\$116,836</b>	<b>\$470,194</b>
<b>Total FY 2024</b>	<b>\$2,151,189</b>	<b>\$761,514</b>	<b>\$1,128,422</b>	<b>\$1,389,675</b>	<b>65%</b>	<b>891</b>	<b>866</b>	<b>25</b>	<b>97%</b>	<b>2</b>	<b>3</b>	<b>\$277,935</b>	<b>\$1,111,740</b>
<b>Total FY 2025</b>	<b>\$2,433,483</b>	<b>\$846,211</b>	<b>\$1,315,897</b>	<b>\$1,587,272</b>	<b>65%</b>	<b>1,610</b>	<b>1,586</b>	<b>24</b>	<b>99%</b>	<b>5</b>	<b>1</b>	<b>\$317,415</b>	<b>\$1,269,857</b>
Jan-26	\$116,716	\$52,664	\$70,250	\$64,052	55%	113	112	1	99%	0	0	\$12,811	\$51,242
Feb-26	\$94,287	\$53,253	\$66,263	\$41,034	44%	73	73	0	100%	0	1	\$8,207	\$32,827
<b>Total FY 2026</b>	<b>\$211,003</b>	<b>\$105,917</b>	<b>\$136,513</b>	<b>\$105,086</b>	<b>50%</b>	<b>186</b>	<b>185</b>	<b>1</b>	<b>99%</b>	<b>0</b>	<b>1</b>	<b>\$21,018</b>	<b>\$84,069</b>
<b>Total to Date</b>	<b>\$9,881,486</b>	<b>\$4,195,552</b>	<b>\$5,227,424</b>	<b>\$5,685,934</b>	<b>58%</b>	<b>5,471</b>	<b>5,266</b>	<b>205</b>	<b>96%</b>	<b>22</b>	<b>21</b>	<b>\$1,136,579</b>	<b>\$4,549,355</b>

# SAFETY DIRECTOR REPORT

## MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: March 18, 2026

DATE OF MEETING: March 23, 2026

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### MCIFC SERVICE TEAM

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

FEBRUARY - MARCH 2026

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 23:** Attended the MCIFC meeting.
- **February 23:** Attended the MCIFC Claims Committee meeting.
- **February 23:** Attended the MCIFC Safety Committee meeting.
- **February 26:** Conducted a loss control visit at the Robbinsville Library Branch.
- **February 26:** Conducted a loss control visit at the Hightstown Library Branch.
- **February 27:** Conducted a loss control visit to the County Prosecutors' Office.
- **February 27:** Conducted a loss control visit at the County Corrections Center.
- **March 16:** Attended the MCIFC Safety Committee Meeting.

## **UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED**

- **March 23:** Plan to attend the MCIFC meeting.
- **March 23:** Plan to attend the MCIFC Claims Committee meeting.

## **SAFETY DIRECTOR BULLETINS**

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at [Safety Director Bulletins](#):

- Utility Vehicle Operation & Training - Best Practices
- Avian Influenza (Bird Flu) – Best Practices (Bulletin and [Video Briefing](#))

## **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 2026.

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. *(March through May Live Training Schedule and Registration Links are attached).*

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

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

### **Learning On Demand Training (available on the NJCE LMS)**

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

## **NJCE LEADERSHIP ACADEMY**

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

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

- June 1 - 22, 2026 (Start Date: July 1, 2026)
- December 1 - 22, 2026 (Start Date - January 1, 2027)

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](mailto: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 (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

**(\* In-Person Training:** Is 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: Registration for in-person\* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below. (The Expo 2026 schedule will be released soon).**

**(\*\*) Zoom Meeting Training: Please Note: Starting in January 2026 - INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.**

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.**

**March through May 2026 Safety Training Schedule**  
**Click on the "Class Topic" to Register and for the Course Description**

DATE	CLASS TOPIC	TIME
3/17/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/17/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
3/17/26	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
3/18/26	<a href="#">Introduction to Communication Skills (Zoom Meeting)**</a>	10:00 - 12:00 pm
3/18/26	<a href="#">Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
3/18/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	11:30 - 1:00 pm
3/18/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
3/19/26	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
3/19/26	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
3/19/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
3/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
3/20/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/23/26	<a href="#">Asbestos Awareness</a>	8:30 - 10:30 am
3/23/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/23/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/25/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/25/26	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
3/26/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/26/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
3/26/26	<a href="#">Chipper Safety</a>	10:00 - 11:00 am

3/26/26	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/27/26	<a href="#">Hazard Communication/NJ Right to Know</a>	7:30 - 9:00 am
3/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am
3/30/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
3/30/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/31/26	<a href="#">Sanitation and Recycling Safety</a>	8:30 - 10:30 am
3/31/26	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
4/1/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/1/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/1/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/2/26	<a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)</a>	8:30 - 9:30 am
4/2/26	<a href="#">Driving Safety Awareness</a>	10:00 - 11:30 am
4/2/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	1:00 - 2:30 pm
4/7/26	<a href="#">Work Zone: Flagger</a>	10:30 - 11:30 am
4/7/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
4/8/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/8/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/9/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	7:30 - 9:30 am
4/9/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
4/9/26	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/10/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Middlesex)</a>	8:30 - 11:30 am
4/13/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/13/26	<a href="#">Hazard Communication/NJ Right to Know</a>	9:00 - 10:30 am
4/13/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/13/26	<a href="#">Active Shooter &amp; Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
4/14/26	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/14/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/14/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/14/26	<a href="#">Introduction to Management Skills (Zoom Meeting)</a>	1:00 - 3:00 pm
4/15/26	<a href="#">Fire Safety</a>	7:30 - 8:30 am
4/15/26	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
4/15/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:30 - 12:00 pm
4/15/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/16/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/16/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/16/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)</a>	8:30 - 11:30 am
4/17/26	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/17/26	<a href="#">Housing Authority Safety &amp; Regulatory Awareness</a>	8:30 - 12:00 pm
4/17/26	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/17/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/20/26	<a href="#">Shop and Tool Safety</a>	9:00 - 10:00 am

4/20/26	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/20/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
4/21/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/21/26	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/21/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/22/26	<a href="#">Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/22/26	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
4/23/26	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
4/23/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
4/24/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
4/24/26	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/27/26	<a href="#">Fall Protection Awareness</a>	8:00 - 10:00 am
4/27/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
4/27/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
4/28/26	<a href="#">Heavy Equipment Safety</a>	8:30 - 10:30 am
4/28/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/29/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
4/29/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/30/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
4/30/26	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
5/1/26	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
5/4/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/4/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/5/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
5/5/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
5/5/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/6/26	<a href="#">School Safety &amp; Regulatory Awareness</a>	8:30 - 11:30 am
5/6/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
5/6/26	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
5/7/26	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/7/26	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
5/7/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
5/8/26	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
5/8/26	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
5/8/26	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
5/8/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/11/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/11/26	<a href="#">The Power of Collaboration (Ocean)*</a>	9:00 - 12:00 pm
5/12/26	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
5/12/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/12/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
5/13/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/13/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	9:00 - 10:30 am
5/13/26	<a href="#">Work Zone: Flagger</a>	1:00 - 2:00 pm
5/14/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
5/14/26	<a href="#">Ethics for NJ Local Government Employees (Atlantic)*</a>	9:00 - 11:00 am
5/14/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*</a>	11:30 - 1:00 pm

5/14/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	10:30 - 12:00 pm
5/14/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/15/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
5/15/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Camden)*</a>	9:00 - 11:00 am
5/15/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/15/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/18/26	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
5/18/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
5/18/26	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/19/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
5/19/26	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
5/19/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*</a>	8:30 - 12:30 pm
5/19/26	<a href="#">NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*</a>	8:30 - 12:30 pm
5/19/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Mercer)*</a>	8:30 - 12:30 pm
5/20/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/20/26	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/20/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/21/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	7:30 - 9:30 am
5/21/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
5/22/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
5/22/26	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	10:00 - 12:00 pm
5/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
5/27/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/27/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/28/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/28/26	<a href="#">Bloodborne Pathogens</a>	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 and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.

- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

**Group Training Procedures:**

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

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

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



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

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



# 2026 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)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
  - Lockout/Tagout – Control of Hazardous Energy
  - Personal Protective Equipment
  - Ladder Safety
  - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations<sup>^</sup>)

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10 <sup>th</sup>	Middlesex Co. Fire Academy <sup>^</sup>	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 <sup>th</sup>	Morris County Public Safety Training Academy <sup>^</sup>	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 <sup>th</sup>	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 <sup>th</sup>	Atlantic Cape Community College <sup>^</sup>	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 <sup>th</sup> <sup>**</sup>	Burlington Co. Emergency Training Center <sup>^</sup>	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 <sup>th</sup>	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 <sup>nd</sup> <sup>†</sup>	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 <sup>th</sup> <sup>*</sup>	Rowan College of South Jersey <sup>^</sup>	Gloucester	1400 Tanyard Rd., Sewell, NJ

<sup>\*</sup> Tentative

<sup>^</sup> Practical Leadership Offered

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 LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

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

*Please see attached for the course descriptions and CEU & TCH information.*

Questions: Please contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)



# 2026 MSI-NJCE EXPO

## 2026 EXPO COURSE DESCRIPTIONS

### Excavation, Trenching & Shoring

**4 Hours** - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

### Work Zone Safety

**4 Hours** - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

### Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

**4 Hours** - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

**Practical Leadership - 21 Irrefutable Laws**

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

**RESOLUTION NO. 23-26**

**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 March 23, 2026.

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 March 23, 2026 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 March 23, 2026.

\_\_\_\_\_  
**CHRISTOPHER R. MARION, CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**ALEJANDRA M. SILVA**

\_\_\_\_\_  
**DATE**

**PAYMENT AUTHORIZATION REQUESTS**

*March 23, 2026*

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>
3960004802	B. Fleming	Worker Compensation	SAR
3960003062	D. Walker	Worker Compensation	SAR
3960003301	J. Murphy	Worker Compensation	SAR
3960004762	E. Flowers	Worker Compensation	SAR
3960005511	C. Kay	Worker Compensation	PAR
3960005432	Mercer County	General Liability	PAR/SAR
3960005432	G. McKenzie	General Liability	SAR
NJC00108	Mercer County	Property	PAR

## **APPENDIX I**

**MERCER COUNTY INSURANCE FUND COMMISSION**  
**OPEN MINUTES**  
**MEETING – February 25, 2026**  
**Zoom Virtual Meeting**  
**12:30 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	Absent
Alejandra M. Silva	Present
Isamar Maldonado	Present

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Jason Thorpe, PERMA Risk Management Services  
Shai McLeod, PERMA Risk Management Services  
Brian Vassallo, PERMA Risk Management Services  
Edwin Cruz, Mercer County  
Kelly Guerriero, Inservco  
Yvonne Frey, Inservco  
Ana-Eliza Bauersachs, Esq., Capehart Scatchard  
Susan Schaefer, Susan Schaefer, LLC  
Patti Fahy, Acrisure  
Cindy Villagran, Acrisure  
Paul Shives, J.A. Montgomery  
Matt Genna, J.A. Montgomery

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 2, 2026**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 2, 2026**

Moved: Commissioner Silva  
Second: Commissioner Maldonado  
Vote: Unanimous

**CORRESPONDENCE:** None.

Executive Director advised that Closed Session was needed to discuss a contract matter as well as to review the PARs and SARs. Executive Director said that following the PAR/SAR review, the Commissioners have asked everyone to vacate the Closed Session with the exception of the Commissioners, PERMA, and the Commission Attorney to discuss the contract matter.

**CLOSED SESSION:** Executive Director requested a motion to approve Resolution 20-26 authorizing a Closed Session to discuss PARs, SARs, and the contract matter.

**MOTION TO APPROVE RESOLUTION 20-26 FOR EXECUTIVE SESSION**

Moved: Commissioner Silva  
Second: Commissioner Maldonado  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Moved: Commissioner Silva  
Second: Commissioner Maldonado  
Vote: Unanimous

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

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

**SAFETY COMMITTEE:** Mr. Callahan said that during the last Insurance Commission meeting the Commissioners asked him to prepare a formal Safety Committee report for the meetings, specifically for preventable claims. Mr. Callahan referred to the Safety Committee report displayed on the screen. Mr. Callahan reported that during the February 2<sup>nd</sup> Safety and Accident Review Committee meeting a variety of topics were discussed including 11 claims; 5 of which were deemed to be preventable and 6 were deemed non-preventable. Mr. Callahan referred to the details associated with the preventable claims within the report and proceeded to review. Mr. Callahan said if the Commissioners deem the report appropriate, he will begin including the report in the agenda. Chairman Marion said that he likes the format and asked that the report be circulated to the Commissioners to review prior to it being included in future agendas. Chairman Marion added that he would like Vice-Chair Montero to have an opportunity to review prior to including in the agendas. With no further comments, Mr. Callahan concluded his report.

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

**2026 PROPERTY & CASUALTY BUDGET** – Executive Director reported that during Closed Session, two budget options were discussed with the Commissioners. Executive Director referred to the budget being displayed on the screen and advised that the Commissioners are recommending adoption of the proposed 2026 Property and Casualty Budget in the amount of \$8,926,485, an overall decrease of \$39,205 or -0.44%. Executive Director noted that the proposed budget includes a dividend in the amount of \$500,000 and also an adjustment in the loss funds to add a Loss Fund Contingency line item to make up the differential for the fee in the contract that was discussed during Closed Session. Executive Director then referred to the proposed assessments displayed on the screen and asked if there were any questions. Hearing none, Chairman Marion asked for a motion to open the public hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 PROPERTY & CASUALTY BUDGET**

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

*Discussion of Budget and Assessments* – No further discussion.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

**MOTION TO ADOPT THE 2026 PROPERTY & CASUALTY BUDGET FOR MERCER COUNTY INSURANCE FUND COMMISSION IN THE AMOUNT OF \$8,926,485 AND CERTIFY THE 2026 ASSESSMENTS**

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

**MCIFC DIVIDEND** – Executive Director reported that, as previously discussed, the Commission Chair and Treasurer are recommending that a dividend in the amount of \$500,000 be applied to the overall 2026 Property & Casualty Budget. Executive Director then referred to Resolution 16-26 authorizing the return dividend enclosed within the agenda.

**MOTION TO ADOPT RESOLUTION NO. 16-26 AUTHORIZING A TOTAL RETURN DIVIDEND OF \$500,000 AND APPLY IT TO THE 2026 PROPERTY & CASUALTY BUDGET.**

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

**2026 PLAN OF RISK MANAGEMENT** – Executive Director referred to the Plan of Risk Management enclosed within the agenda. Executive Director advised the Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Executive Director further advised that the changes for the 2026 fund year are highlighted in yellow. Executive Director added that the NJCE JIF purchased Active Assailant coverage for all member Insurance Commissions. Executive Director further added that the excess liability limit have increased to a \$32 million annual aggregate.

**MOTION TO APPROVE RESOLUTION NO. 17-26, PLAN OF RISK MANAGEMENT**

Moved: Commissioner Silva  
Second: Commissioner Maldonado  
Vote: Unanimous

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

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Moved: Commissioner Silva  
Second: Commissioner Maldonado  
Vote: Unanimous

**LARGE LOSS ANALYSIS REPORT** – Executive Director advised that per the Commissioners’ request, PERMA has distributed the updated the Large Loss Analysis Report for worker compensation claims involving Corrections Center employees to the Commissioners. Chairman Marion thanked PERMA for the updated report and said it was very thorough. Chairman Marion said that he has forwarded the report to the County’s consultants, the Ambrose Group and Public Financial Management, for review. Chairman Marion asked if there were any questions or comments. Mr. Cruz advised that he ran an analysis on Corrections Center claims for the last several years. Mr. Cruz reported that in 2023 there was a 25% decrease in the number of claims over 2022. Mr. Cruz reported that in 2024 there was another 25% decrease in the number of claims over 2023. Mr. Cruz reported that in 2025 there was an increase of 12% in the number of claims over 2024. Chairman Marion asked Mr. Cruz to draft a report of his findings and email him a copy to review with the consultants.

**STEWARDSHIP REPORT AS OF DECEMBER 31, 2025** – Executive Director advised that the Mercer County Insurance Fund Commission Stewardship Report as of 12/31/25 was distributed to the Commissioners ahead of the meeting. Chairman Marion said he would prefer to have Inservco review the report at an in-person meeting and asked that it be placed on the March agenda.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND** – Executive Director reported that the February 26<sup>th</sup> NJCE Reorganization Meeting previously scheduled to be held at the Forsgate County Club has been switched to virtual due to the weather.

**NJCE JIF – 2026 RENEWAL WEBINAR** – Executive Director reported that he and the Underwriting Manager held the second 2026 Renewal Overview Webinar on February 24<sup>th</sup>. Executive Director advised that during the webinar the Underwriting Manager detailed the successes of the marketing of the NJCE program and coverage changes and enhancements to be aware of for 2026.

**2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR** – Executive Director referred to the flyer announcing the 16<sup>th</sup> annual seminar to be conducted virtually on 2 half-day sessions: Friday, April 24<sup>th</sup> and Friday, May 1<sup>st</sup> from 9AM to 12PM. Executive Director noted that the seminar **is** pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

**2026 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES** – Executive Director reported that the NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. Executive Director noted that the Limit Schematics are also posted to the site.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK** – Executive Director referred to the Financial Fast Track for the month of November enclosed within the agenda. Executive Director reported that as of November 30, 2025 the Commission has a surplus of \$5,984,155. 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 November 30, 2025 is \$1,609,632 and advised that the total cash balance is \$14,150,279.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Executive Director referred to the NJCE Financial Fast Track for the month of November. Executive Director reported that as of November 30, 2025 the NJCE has a surplus of **\$18,959,601**. 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 **\$39,682,885**.

**CLAIMS TRACKING REPORTS** – Executive Director advised the Claim Tracking reports as of November 30, 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 also referred to a separate Claims Management Report Expected Loss Ratio Analysis report focusing on Workers’ Compensation claims that was distributed to the Commissioners prior to the start of the meeting. 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 three informational items for his report, none of which were action items.

**PROPERTY APPRAISAL REIMBURSEMENT PROCESS** – Mr. Thorpe reminded the Commissioners that the NJCE will reimburse members up to \$20,000 for property appraisal services. Mr. Thorpe advised that once proof of payment and an invoice is submitted, the NJCE will prepare a reimbursement check for the County. Commissioner Maldonado said she will follow up with the Treasurer on payment status.

**LOSS CONTROL REPORTS** – Mr. Thorpe advised that per Chairman Marion’s request, Vice-Chair Montero has been added to J.A. Montgomery’s Loss Control Report distribution list.

**2026 MEETING SCHEDULE** – Mr. Thorpe advised that the next Commission meeting is scheduled for Monday, March 23, 2026 at 1:30 PM

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman Marion advised the February Bill List, Resolution 18-26 were included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

**MOTION TO APPROVE RESOLUTION 18-26: THE FEBRUARY BILL LIST**

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

**ATTORNEY:** Mr. Adezio said that he and Chairman Marion were previously discussing costs associated with appointing outside law firms. Chairman Marion advised that he and the Commission Attorney would like to identify funds within the Insurance Commission budget that can be used to handle claim settlements and appointing outside counsel for cases. Chairman Marion further advised that he would like to schedule a meeting with the Commission Attorney and Treasurer to discuss with the Executive Director.

**CLAIMS SERVICE: CLAIMS ADMINISTRATOR** – Mr. Thorpe advised Resolution 19-26, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for January 1, 2026 to January 31, 2026.

**MOTION TO APPROVE RESOLUTION 19-26 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

**MANAGED CARE:** Ms. Hydock advised she would review First MCO's report, which was included in the agenda for the month of January. 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 %
Dec-25	\$ 112,818	\$ 29,230	\$ 83,588	74%	88	86	\$ 66,870	98%

With no questions, Ms. Hydock concluded her report.

**RISK/LOSS CONTROL SERVICES:** Mr. Callahan referred to the Safety Director's report for February enclosed within the agenda, which included all risk control and safety activities. Mr. Callahan then referred to the listing of all training opportunities that are scheduled through the end of April. With no questions, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

**RISK MANAGEMENT CONSULTANT:** Ms. Pieroni reported that her team reviewed the formal Safety Committee report that was prepared by J.A. Montgomery. Ms. Pieroni advised that she and her team will follow up with the County and work with Commissioner Silva's team on the recommendations within the report. Lastly, Ms. Pieroni said she will be scheduling a meeting with Chairman Marion to discuss the property appraisal reports. With no questions, Ms. Pieroni concluded her report.

**OLD BUSINESS:** Mr. Adezio said that regarding claims that predate the Insurance Commission, he would like to know if there are funds available through the Commission to cover the costs for a policy archivist to determine whether coverage is available from a prior carrier. Chairman Marion asked Mr. Adezio to work with Ms. Pieroni on obtaining an estimate on what the cost would be for a policy archivist. Mr. Adezio asked Ms. Pieroni to speak with the policy archivist, given her expertise, to obtain an estimate.

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**MOTION TO ADJOURN:**

Moved:	Commissioner Maldonado
Second:	Chairman Marion
Vote:	Unanimous

**MEETING ADJOURNED: 1:28 PM**

Minutes prepared by:

Jason Thorpe, Assisting Secretary

**APPENDIX II**

***2026 RENEWAL OVERVIEW***

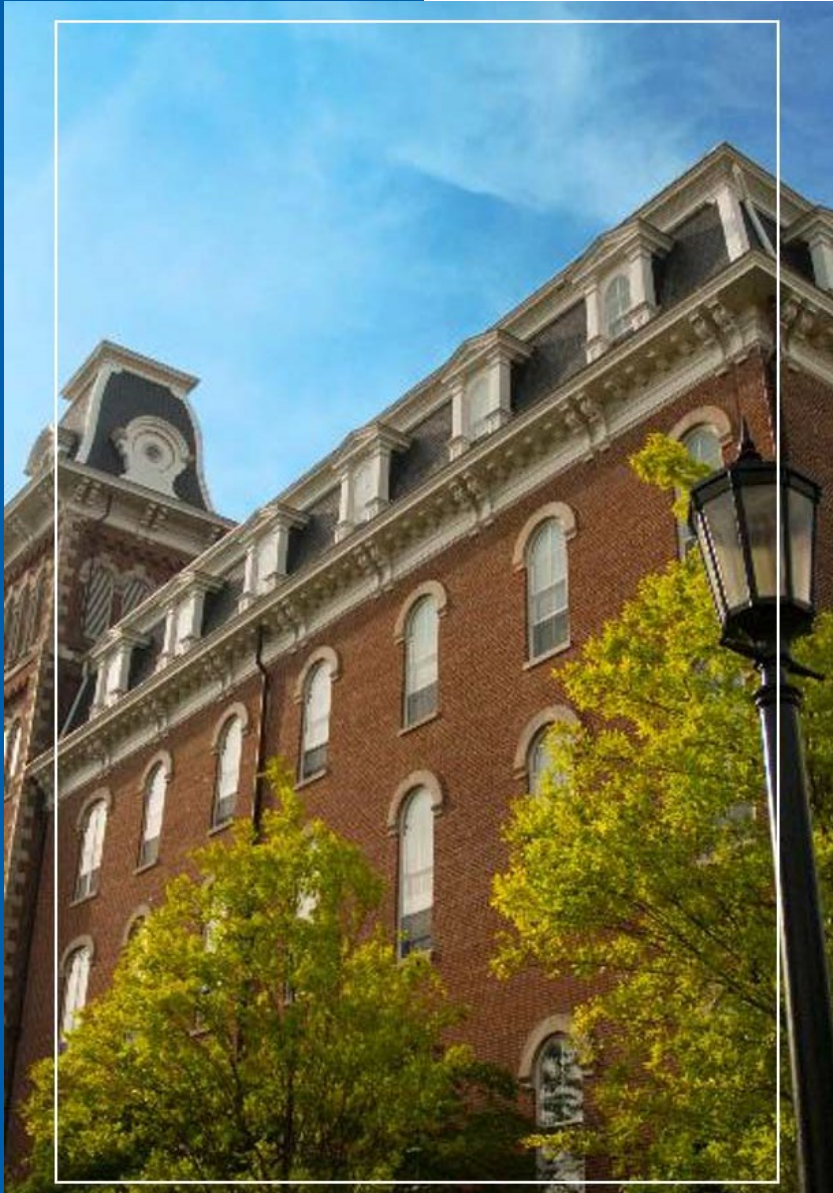
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# 2026



NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

## Renewal Overview



## Renewal Overview

Over the past half decade, the insurance market has undergone a dramatic evolution – redefining underwriting standards, coverage options, capacity, and contract terms. These changes have been accompanied by notable shifts in both the flow and concentration of capital, reshaping the industry’s very foundation.

Today, as the market approaches a new equilibrium – one that sits well above historical norms – we’re witnessing a surge in account-specific underwriting and a marked increase in available capacity and carrier appetite.

For the NJCE, this environment, combined with our exceptional performance and your robust risk management, translates into tangible benefits: **better rates, expanded capacity, and more favorable terms.**

On the following pages, you’ll discover how our targeted marketing efforts and strategic program structuring have fortified the NJCE’s position – resulting in a stronger overall program and a remarkable 2% decrease in excess renewal rates, equating to approximately **\$1.3 million in savings.**



# Renewal Review

Detailed Review of Renewal Changes



# Coverage Updates

## Property

### Overview

- Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Oversubscribed for a 3rd year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to continue strategically structuring the program to further enhance future stability, which primarily includes picking the right insurers and enhancing coverage as follows.
  - NWS deductible: 2.5% with a \$5M cap from 5% with a \$10M cap
  - Errors or Omissions: Increase from \$10M to \$50M
  - Miscellaneous Unnamed Locations: Increase from \$10M to \$50M
  - Newly Acquired Property: Increase from \$25M to \$50M
  - New Construction and Additions: Increase from \$25M to \$50M
  - Time Element
    - Extra Expense: Increase from \$10m to \$25m
    - Ingress & Egress: Increase from 30 days / \$5m / 5 mile to 90 days / \$25m / 5 miles
  - Electronic Data & Media: Increase from \$5m to \$25m
  - Professional Fees: Increase from \$1.25m to \$5m
  - Transit: Increase from \$1m to \$5m
  - Qualifying Periods: Reduce from 48 Hours to 24 Hours

# Coverage Updates

## Liability

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview - \$10M x \$2M SIR

- Renewals in the primary \$10M are in line with expectations seeing rate increases given the challenges in the liability space and loss history
  - \$5m x \$2m: Safety National
  - \$5m x \$7m: Munich
- Safety National will increase the NJCE retention from \$2M to \$3M for 2027 which fits with the NJCE's strategy to retain more over time.
- Safety National requires full details on all Dams to be insured for liability
  - Copy of the most recent inspection reports for all dams with a condition assessment of "poor," along with confirmation all recommendations are being performed to improve the condition to "fair" or better (within 90 days of binding).

### Overview - \$10M x \$12M

- We were oversubscribed to 200%+ in this layer which helped keep pricing virtually flat year over year
  - 33% of \$10M x \$12M: Berkley
  - 25% of \$10M x \$12M: Old Republic
  - 25% of \$10M x \$12M: Bowhead
  - 17% of \$10M x \$12M: Obsidian

In addition to negotiating strong renewals and strengthening our panel of carriers, we also increased the safety grant from \$90K to \$123K (36%).

### Overview - \$10M x \$22M - NEW

- We competitively priced an additional \$10M in liability limits for the program which are included in the revised budget
  - 17% of \$10M x \$22M: Berkley
  - 50% of \$10M x \$22M: Palomar
  - 17% of \$10M x \$12M: Obsidian
  - 16% of \$10M x \$12M: Bowhead

# Coverage Updates

## Workers' Compensation

### Overview

- Marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Safety National provided a flat renewal and remains the most competitive in the market
- Additional options were provided to increase the fund retention, but not enough premium credit was given to take a higher attachment

# Coverage Updates

## Cyber

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview – Primary \$5M

- Cowbell continues to be an excellent partner for the NJCE, delivering a 25% decrease with enhancements as follows
  - Cyber Crime Coverage: increase to \$500,000 per claim / \$1,000,000 aggregate from \$250,000 per claim / \$1,000,000 aggregate
  - Bricking costs: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
  - Media Liability Endorsement: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
  - Waiting Period (Business Interruption, Contingent Business Interruption, System Failure, Contingent System Failure) reduced to 8 hours from 12 hours

### Overview – \$5M x \$5M

- Chaucer (Cowbell) followed the decreases in rate seen in the primary will increasing cyber crime drop-down coverage as follows:
  - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$500,000 per claim / \$1,000,000 aggregate

### Overview – \$5M x \$10M - NEW

- AIG provided additional limit options to the overall program which will further enhance the following coverages:
  - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$1,000,000 per claim / \$2,000,000 aggregate

### Overview – Union Cyber

- Standalone with Coalition
- Option presented to join the NJCE group program

# Coverage Updates

## Active Assailant

### Overview

- Included option for all members to participate in coverage going forward

### ✓ Key Coverages

- Crisis Response and Mitigation Services
- Additional Security Measures
- Counselling Costs
- Public Relations and Crisis Communications
- Job Retaining Costs
- Burial and or Cremation Costs
- Emergency Childcare Costs
- Recruitment Costs
- Legal Liability and Defense Provisions
- Non-Physical Damage Business Interruption

# Coverage Updates

## Pollution

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview – NJCE

- Year one of a three-year renewal with incumbent AWAC with the following enhancements
  - AWAC provided terms to include \$5,000,000 Defense Outside the Limits of Liability. This is an improvement over the expiring program, which provided \$1,000,000 Defense Outside the Limits.
  - AWAC provided terms to include Sewage Back-up at a \$5,000,000 sublimit. This is an improvement over the expiring program, which provided Sewage Back-up at a \$1,000,000 sub-limit.
  - AWAC provided terms without a sub-limit applying to Microbial Matter. This is an improvement over the expiring program, which sub-limited Mold to \$2,000,000.
  - AWAC provided terms to include full pre-existing coverage for Microbial Matter (removed retroactive date). This is an improvement over the expiring program, which included a Microbial Matter retroactive date of 1/1/2016.

### Overview – Monmouth

- Year one of three-year renewal with incumbent Ascot.

### Odor

- Underwriting Manager continues to explore avenues for coverage as it relates to Odor coverage for the landfills and wastewater facilities in our program.
- Options were not available from any insurers quoting the entire NJCE program, including the incumbent.

# Coverage Updates

## Public Officials & Employment Practices

- Chubb continued with market leading renewal offers for incumbent members
- Cumberland moved from Chubb to Liability Program

# Coverage Updates

## Crime

- Third Party Coverage increased from \$50K to \$100K

# Coverage Updates

## Additional Lines – No Changes

### Overview

- Aviation
- Employed Lawyers
- Equipment Breakdown
- Fiduciary
- Marina Operators
- Medical Malpractice
- Non-Owned Aircraft
- Travel Accident
- Veterinary Professional
- Watercraft / Hull

# IV.

## Contacts

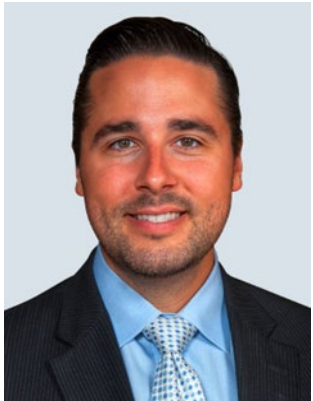


# THANK YOU

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BUCKLEW

Questions? Comments?



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## Ed Cooney

Partner  
Managing Account Executive  
Underwriting Manager  
P: 973-659-6424  
ecooney@connerstrong.com



---

## Jonathon Tavares

Account Executive  
Deputy Underwriting Manager  
P: 856-614-4493  
jtavares@connerstrong.com



---

## Rachel Perry

Account Manager  
P: 856-479-2128  
rperry@connerstrong.com



---

## Muhammad Hernandez

Account Analyst  
P: 856-446-9284  
mahernandez@connerstrong.com



---

## William Ward

Account Analyst  
P: 856-288-1202  
wward@connerstrong.com



---

## Francine Pipito

Technical Assistant  
P: 856-446-9262  
fpipito@connerstrong.com

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# Conner Strong & Buckelew

Insurance, Risk Management  
& Employee Benefits  
Camden, New Jersey  
1-877-861-3220  
connerstrong.com

CONTACT

**Edward J. Cooney, MBA, CCIC**  
Partner, Managing Account Executive  
Underwriting Manager  
Public Entity Practice Leader  
973-659-6424  
[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com)

**Jonathon Tavares**  
Account Executive  
Deputy Underwriting Manager  
Public Entity Practice  
Commercial Lines  
856-614-4493  
[jtavares@connerstrong.com](mailto:jtavares@connerstrong.com)

**Rachel Perry**  
Account Manager  
Commercial Lines  
856-479-2128  
[rperry@connerstrong.com](mailto:rperry@connerstrong.com)

**Muhammad Hernandez**  
Account Analyst  
Commercial Lines  
856-446-9284  
[mahernandez@connerstrong.com](mailto:mahernandez@connerstrong.com)

**William Ward**  
Account Analyst  
Commercial Lines  
856-288-1202  
[wward@connerstrong.com](mailto:wward@connerstrong.com)

**Francine Pipito**  
Technical Assistant  
Commercial Lines  
856-446-9262  
[fpipito@connerstrong.com](mailto:fpipito@connerstrong.com)

**Timothy J. Gosnear**  
Executive Partner, Managing Director  
National Accounts  
856-479-2144  
[tgosnear@connerstrong.com](mailto:tgosnear@connerstrong.com)

**Terrence J. Tracy**  
Executive Partner, Managing Director  
National Accounts  
856-479-2241  
[ttracy@connerstrong.com](mailto:ttracy@connerstrong.com)

**Melissa Smith**  
Vice President, Counsel  
Legal  
856-479-2131  
[msmith@connerstrong.com](mailto:msmith@connerstrong.com)

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