



**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
APRIL 27, 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: APRIL 27, 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: March 23, 2026 Open Minutes.....Appendix I  
March 23, 2026 Closed Minutes .....Sent via e-mail**
  
- CORRESPONDENCE: None**
  
- SAFETY COMMITTEE .....Page 1**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA .....Pages 2-24**
  
- TREASURER – Nicola Trasente  
Resolution 24-26 April Bill List - Motion .....Page 25  
December Treasurer Reports.....Pages 26-27**
  
- ATTORNEY – Paul Adezio, Esq..... Verbal**
  
- CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion  
Resolution 25-26 Authorizing Disclosure of Liability Claims Check Register .....Page 28  
Liability Claim Payments 3-1-26 to 3-31-26 .....Pages 29-30**
  
- MANAGED CARE – First MCO  
Monthly Summary Report.....Page 31**
  
- RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting  
Monthly Report.....Pages 32-42**
  
- RISK MANAGER CONSULTANT – Acrisure  
Monthly Report ..... Verbal**
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION – Payment Authorization Requests (PARs).....Pages 43-44  
Resolution 26-26 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: *TBD***

**MERCER COUNTY INSURANCE FUND COMMISSION**

**4/21/2026 Safety Committee Meeting Report**

***Participants:***

Edwin Cruz – Mercer County Risk Management Department  
Susan Schaeffer – Susan Schaeffer LLC. (Nurse Case Manager)  
Liam Callahan – 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 ten (10) claims were non-preventable and three (3) 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: 3/6/2026. Department: Corrections  
Cause of Incident: Taking an Incorrect Position or Movement  
SCM Recommendation: Supervisor's Response was Appropriate (Self Awareness)

Claim #2 – Date of Incident: 3/10/2026. Department: Corrections  
Cause of Incident: Taking an Incorrect Position or Movement  
SCM Recommendation: Supervisor's Response was Appropriate (Self Awareness)

Claim #3 – Date of Incident: 3/25/2026. Department: Highway  
Cause of Incident: Incorrect Use of Equipment  
SCM Recommendation: Training/Retraining (Heavy Machinery)

Total Causes: Taking an Incorrect Position or Movement: **2**. Incorrect Use of Equipment: **1**

Total Recommendations: Supervisor's Response was Appropriate: **2**. Training/Retraining: **1**

## MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: April 27, 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 4)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the month of March. There were (4) four certificates of insurance issued during the month.
  - Motion to approve the certificate of insurance report**
- Mercer County POL/EPL SIR Options (Page 5)** – At the last Insurance Commission meeting the Chairman requested a POL/EPL SIR schedule by local Insurance Commission and a proposal to increase POL and EPL funding in the Insurance Commission while reducing the individual retention of the County Proper. Both were provided to Chairman Marion on March 25<sup>th</sup> and April 17<sup>th</sup> respectively. Enclosed on page 5 is the proposed lower SIR option with an Insurance Commission retention of \$200,000 excess the County Proper retention of \$50,000 for consideration. The Fund Office is looking for feedback on whether to proceed with this option.
- Loss Summary Analysis (Appendix II)** – At the last Insurance Commission meeting, Chairman Marion requested a detailed analysis on the Loss Summary exhibit within the Stewardship Report to share with County department heads. Enclosed in Appendix II is the analysis prepared by PERMA Claims. The Fund Office will provide a high-level overview of the analysis and is requesting feedback from the Commissioners.
- Type of Injury & Body Part Codes (Pages 6-9)** – During the Stewardship Report presentation, Inservco said they would supply lists showing the options for body part affected and type of injury codes as requested by the Commissioners. Enclosed on pages 6-9 are copies of the same. The Fund Office welcomes any discussion on this.
- New Jersey Counties Excess Joint Insurance Fund** – The Thursday, April 23, 2026 NJCE meeting was changed to a virtual format. A written summary of the meeting will appear in the next agenda. The NJCE is expected to reschedule its June, September and October meetings.
- NJCE Claims Summit & Coverage Review** - PERMA Claims and the NJCE Underwriting Manager held a TPA summit on April 8<sup>th</sup> for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended. The Fund Office will provide a verbal update.
- 2026 MEL, MRHIF & NJCE Educational Seminar (Pages 10-11)** - As a reminder the 16<sup>th</sup> Annual Educational Seminar is being held virtually again this year with two half-day sessions. The first session was held on Friday, April 24<sup>th</sup>. The second session is scheduled for Friday, May 1 from 9:00 AM to 12:00 PM. Included on pages 10-11 is more information on the seminar. If anyone needs the link or needs assistance in registering for the second session, they should contact the Fund Office.

- ❑ **2026 New Jersey Association of Counties Conference (Page 12)** – 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, Conner Strong & Buckelew will be conducting two workshops on Thursday, May 7<sup>th</sup> - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11am) and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* (at 4:00 P.M.). Ed Cooney will be the panelist. Enclosed on page 12 is the NJAC Workshop Announcement outlining the courses.

- ❑ **MCIFC Property & Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 13-15 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2026** the Commission has a surplus of **\$6,962,933**. Line 11 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. MCIFC’s equity in the NJCE as of January 31, 2025 is **\$1,609,632**. The total cash balance is **\$11,292,753**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 16-19)** – Included in the agenda on pages 16-19 is a copy of the NJCE Financial Fast Track Report for the month of January. As of **January 31, 2026** the NJCE has a surplus of **\$18,093,718**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$19,441,278**.
- ❑ **Claims Tracking Reports (Pages 20-24)** - Included in the agenda on pages 20-24 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2026. In addition, a separate Claims Management Report Expected Loss Ratio Analysis report focusing on Workers’ Compensation claims is enclosed.
- ❑ **2026 Meeting Schedule** – The next Commission meeting is currently scheduled for Monday, May 18, 2026. Due to a scheduling conflict, we are recommending rescheduling the meeting to either Monday, June 22<sup>nd</sup> or Monday, June 29<sup>th</sup>.

# Mercer County Insurance Comm.

## Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - County of Mercer	PO Box 420 428 East State Street Trenton, NJ 08625	RE: Green Streets and Stormwater Mapping Grant Identifier GSSM2025-00042 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Green Streets and Stormwater Mapping 2025 Grant Identifier GSSM2025-00042.	3/6/2026 #6040895	GL AU EX WC OTH
H - Consolidated Rail Corporation I - Mercer County Improvement Authority	330 Fellowship Road, Suite 300 Mt. Laurel, NJ 08054	Company B: Auto Physical Damage; Policy Term: 1/1/2026 - 1/1/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 1/1/2026 - 1/1/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Agreement No: CR-4038-01 The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to Agreement No: CR-4038-01, temporary license agreement permitting entry on property. Waiver of Subrogation applies in favor of the Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	3/23/2026 #6183047	GL AU EX WC OTH
H - Township of Lawrence I - County of Mercer	Office of the Municipal Clerk 2207 Lawrenceville Road Lawrenceville, NJ 08648	Company B: Auto Physical Damage; Policy Term: 1/1/2026 - 1/1/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 1/1/2026 - 1/1/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: 2064 Lawrence Road, Lawrenceville Evidence of insurance as respects 2064 Lawrence Road, Lawrenceville NJ.	3/26/2026 #6199727	GL EX OTH
H - NJ Department of Veterans I - County of Mercer	Affairs PO Box 340 Trenton, NJ 08625	RE: Veteran's Transportation Service- Contract #VL25T76 The Certificate Holder and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Mercer County T.R.A.D.E., contract #VL25T76 for veteran's transportation services.	3/30/2026 #6204975	GL AU EX WC OTH
<b>Total # of Holders: 4</b>				

MERCER COUNTY INSURANCE FUND COMMISSION  
MERCER COUNTY - FUND YEAR 2026 POLEPL RETENTION OPTIONS

Line of Coverage	Current Limits	Current Funding	Proposed Limits	Proposed Funding	Difference Proposed - Current	Expenses	Total Cost for Updated Retention
POL	150 x 100	\$ 19,000	200 x 50	\$ 31,667	\$ 12,667	\$ 1,587	\$ 14,254
EPL	75 x 175	\$ 40,000	200 x 50	\$ 179,445	\$ 139,445	\$ 2,908	\$ 142,353
<b>Totals</b>		<b>\$ 59,000</b>		<b>\$ 211,112</b>	<b>\$ 152,112</b>	<b>\$ 4,495</b>	<b>\$ 156,607</b>

## TYPE OF INJURY CODES

01 : No Physical Injury	04 : Burn
02 : Amputation	07 : Concussion
03 : Angina Pectoris/Chest Pain	10 : Contusion/Bruise
04 : Burn	13 : Crushing
07 : Concussion	16 : Dislocation
10 : Contusion/Bruise	19 : Electric Shock/Electrocution
13 : Crushing	22 : Eucleation removal or organ/t
16 : Dislocation	25 : Foreign Body
19 : Electric Shock/Electrocution	28 : Fracture/Breaking bone/cartila
22 : Eucleation removal or organ/t	30 : Freezing/Frostbite
25 : Foreign Body	31 : Hearing Loss or Impairment
28 : Fracture/Breaking bone/cartila	32 : Heat Prostration
30 : Freezing/Frostbite	34 : Hernia
31 : Hearing Loss or Impairment	36 : Infection
32 : Heat Prostration	37 : Inflammation
34 : Hernia	38 : Adverse Reaction
36 : Infection	40 : Laceration/Cut/Scratches
37 : Inflammation	41 : Myocardial Infar(Heart Attack)
38 : Adverse Reaction	42 : Poisoning Gen(Not OD or Cum)
	43 : Puncture

## TYPE OF INJURY CODES

46 : Rupture	<b>64 : Silicosis</b>
47 : Severance	65 : Resp Disorders (Gas Fumes Chem
49 : Sprain or Tear	66 : Poison Chem (Other than Metal)
52 : Strain or Tear	67 : Poisoning Metal
53 : Syncope (Unconscious, faint)	68 : Dermatitis
54 : Asphyxiation	69 : Mental Disorder
55 : Vascular	70 : Radiation
58 : Vision Loss	71 : All Other Occupational Disease
59 : All Other Specific Injury NOC	72 : Loss of Hearing
60 : Dust Disease NOC (Pneumoconio	73 : Contagious Disease
61 : Asbestosis	74 : Cancer
62 : Black Lung	75 : AIDS
63 : Byssinosis	76 : VDT-Related Disease
64 : Silicosis	77 : Mental Stress
65 : Resp Disorders (Gas Fumes Chem	78 : Carpal Tunnel Syndrome
66 : Poison Chem (Other than Metal)	79 : Hepatitis C
67 : Poisoning Metal	80 : All Other Cumulative Injuries
68 : Dermatitis	83 : COVID-19
69 : Mental Disorder	90 : Mult Phys Injuries Only
70 : Radiation	91 : Mult Inj inc Phys and Psych

**Parts of the body affected codes:**

- 10 Multiple Head Injury
- 11 Skull
- 12 Brain
- 13 Ear(s)
- 14 Eye(s)
- 15 Nose
- 16 Teeth
- 17 Mouth
- 18 Soft Tissue
- 19 Facial Bones
- 20 Multiple Neck Injury
- 21 Vertebrae Includes spinal bone
- 22 Disc includes spinal cartilage
- 23 Spinal cord incl nerve tissue
- 24 Larynx Incl cartilage/vocal co
- 25 Soft tissue not larynx/trachea
- 26 Trachea
- 30 Multiple upper extremities
- 31 Upper Arm excl clavicle/scapul
- 32 Elbow
- 33 Lower Arm/Fore Arm
- 34 Wrist
- 35 Hand
- 36 Finger(s)
- 37 Thumb
- 38 Shoulder(s), armpit, clavicle
- 39 Wrist(s) and Hand(s)
- 40 Multiple Trunk
- 41 Upper Back Area (Thoracic Area)
- 42 Lower back area-incl lumbar
- 43 Disc
- 44 Chest-Inc Ribs Sternum & Soft
- 45 Sacrum and Cocyx
- 46 Pelvis
- 47 Spinal Cord nerve tissue
- 48 Internal organs excl heart/lin

49 Heart  
50 Multiple lower extremities  
51 Hip  
52 Upper leg  
53 Knee  
54 Lower leg  
55 Ankle  
56 Foot  
57 Toe(s)  
58 Great toe  
60 Lungs  
61 Abdomen including groin  
62 Buttocks  
63 Lumbar and/or Sacral Vertebrae  
64 Artificial appliance  
65 Insuf info to identify  
66 No Physical Injury  
90 Multiple body parts  
91 Body Syst & Multi Body Syst  
99 Whole Body



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.

**NJAC ANNUAL CONFERENCE 2026**  
*Professional Development Workshops*

11:15 A.M. WORKSHOPS - THURSDAY, MAY 7, 2026

**BREAKING THE MOLD: HOW REFERENCED BASED PRICING CAN RESHAPE PUBLIC SECTOR HEALTH BENEFITS**

APPROVED: CMFO/CCFO Information Technology; CPWM Information Technology; CTC Information Technology; QPA Information Technology; RMC Information Technology; RPPO/RPPS Management/Supervision

This session will explain, in practical terms, why Reference Based Pricing (RBP) works and how it works on the ground. It is not a new payment system, and it is not a fringe workaround. Claims still run through the same rails. Providers still bill. Plans still pay. The difference is that the plan stops outsourcing the price and starts paying from a clear, rational benchmark. The workshop will also cover why RBP supports better member benefits and broader access, without relying on the usual narrow-network tradeoffs.

Moderator

Jim Rhodes, *Vice President, Executive Director, PERMA Risk Management*

Panelists

William Green, *PERMA Fair, President & CEO*

Joseph DiBella, *Co-President, Executive Partner, Conner Strong & Buckelew*

4:00 P.M. WORKSHOPS - THURSDAY, MAY 7, 2026

**CYBERSECURITY STRATEGY FOR COUNTY GOVERNMENT**

APPROVED: CMFO/CCFO Information Technology; CPWM Information Technology; CTC Information Technology; QPA Information Technology; RMC Information Technology; RPPO/RPPS Management/Supervision

County governments are prime targets for cyber threats, often lacking the resources of private organizations. The already successful attackers are now leveraging AI as a force-multiplier to be more effective. This session will provide a timely update on the evolving threat landscape and introduces a county government-tailored maturity model as a roadmap for strategic planning and budgeting, and spotlights low-cost and free cybersecurity resources for counties.

Panelists

Edward J. Cooney, *MBA, CCIC, National Accounts Partner Conner Strong & Buckelew*

Joseph Hrubash, *Sr. Partner, PERMA Risk Management Services*

**MERCER COUNTY INSURANCE COMMISSION**  
**FINANCIAL FAST TRACK REPORT**  
AS OF **January 31, 2026**

	ALL YEARS COMBINED			FUND BALANCE
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	
<b>1. UNDERWRITING INCOME</b>	<b>760,374</b>	<b>760,374</b>	<b>91,771,465</b>	<b>92,531,839</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	232,610	232,610	31,932,391	32,165,002
Case Reserves	677,223	677,223	6,279,583	6,956,806
IBNR	(561,917)	(561,917)	2,606,636	2,044,720
Excess Insurance Recoverable	0	0	(400,498)	(400,498)
Discounted Claim Value	(7,500)	(7,500)	(181,647)	(189,146)
<b>TOTAL CLAIMS</b>	<b>340,417</b>	<b>340,417</b>	<b>40,236,466</b>	<b>40,576,883</b>
<b>3. EXPENSES</b>				
Excess Premiums	355,044	355,044	34,746,196	35,101,240
Administrative	57,262	57,262	7,082,428	7,139,690
<b>TOTAL EXPENSES</b>	<b>412,306</b>	<b>412,306</b>	<b>41,828,624</b>	<b>42,240,930</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>7,651</b>	<b>7,651</b>	<b>9,706,375</b>	<b>9,714,026</b>
<b>5. INVESTMENT INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6. PROFIT (4 + 5)</b>	<b>7,651</b>	<b>7,651</b>	<b>9,706,375</b>	<b>9,714,026</b>
<b>7. CEL APPROPRIATION CANCELLATION</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>397,088</b>	<b>397,088</b>
<b>9. DIVIDEND EXPENSE</b>	<b>0</b>	<b>0</b>	<b>(4,986,519)</b>	<b>(4,986,519)</b>
<b>10. SURPLUS TRANSFER</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>11. INVESTMENT IN JOINT VENTURE</b>	<b>0</b>	<b>0</b>	<b>1,838,338</b>	<b>1,838,338</b>
<b>12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>7,651</b>	<b>7,651</b>	<b>6,955,282</b>	<b>6,962,933</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
2014	0	0	563,467	563,467
2015	0	0	750,603	750,603
2016	0	0	939,213	939,213
2017	0	0	2,434,539	2,434,539
2018	0	0	1,923,913	1,923,913
2019	0	0	1,681,700	1,681,700
2020	0	0	378,969	378,969
2021	0	0	25,677	25,677
2022	0	0	(1,090,346)	(1,090,346)
2023	0	0	(328,090)	(328,090)
2024	0	0	(660,254)	(660,254)
2025	0	0	335,891	335,891
2026	7,651	7,651		7,651
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>7,651</b>	<b>7,651</b>	<b>6,955,283</b>	<b>6,962,934</b>
<b>TOTAL CASH</b>				<b>11,292,753</b>

**MERCER COUNTY INSURANCE COMMISSION**  
**FINANCIAL FAST TRACK REPORT**  
AS OF **January 31, 2026**

	ALL YEARS COMBINED			FUND BALANCE
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	2,223,916	2,223,916
Case Reserves	0	0	137,418	137,418
IBNR	0	0	17,500	17,500
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(855)	(855)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,377,979</b>	<b>2,377,979</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	0	2,733,081	2,733,081
Case Reserves	0	0	(1)	(1)
IBNR	0	0	2,500	2,500
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(25)	(25)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,735,556</b>	<b>2,735,556</b>
<b>FUND YEAR 2016</b>				
Paid Claims	65,422	65,422	3,354,342	3,419,764
Case Reserves	(65,422)	(65,422)	364,981	299,559
IBNR	0	0	28,885	28,885
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(5,011)	(5,011)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,743,197</b>	<b>3,743,197</b>
<b>FUND YEAR 2017</b>				
Paid Claims	123	123	2,549,291	2,549,414
Case Reserves	(123)	(123)	46,948	46,826
IBNR	0	0	22,110	22,110
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1,194)	(1,194)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,617,155</b>	<b>2,617,155</b>
<b>FUND YEAR 2018</b>				
Paid Claims	798	798	2,895,487	2,896,285
Case Reserves	(798)	(798)	25,201	24,404
IBNR	0	0	5,572	5,572
Excess Insurance Recoverable	0	0	(986)	(986)
Discounted Claim Value	0	0	(499)	(499)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,924,775</b>	<b>2,924,775</b>
<b>FUND YEAR 2019</b>				
Paid Claims	192	192	2,924,604	2,924,796
Case Reserves	(192)	(192)	98,729	98,537
IBNR	0	0	21,962	21,962
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(2,052)	(2,052)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,043,244</b>	<b>3,043,244</b>

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2026				
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	7,210	7,210	3,268,051	3,275,261
Case Reserves	29,341	29,341	317,176	346,517
IBNR	(36,551)	(36,551)	37,578	1,027
Excess Insurance Recoverable	0	0	(399,512)	(399,512)
Discounted Claim Value	0	0	(5,478)	(5,478)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>3,217,816</b>	<b>3,217,816</b>
<b>FUND YEAR 2021</b>				
Paid Claims	1,184	1,184	2,542,225	2,543,409
Case Reserves	(1,184)	(1,184)	399,928	398,744
IBNR	0	0	182,215	182,215
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(10,146)	(10,146)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,114,223</b>	<b>3,114,223</b>
<b>FUND YEAR 2022</b>				
Paid Claims	17,537	17,537	3,264,719	3,282,256
Case Reserves	(16,581)	(16,581)	967,633	951,052
IBNR	(956)	(956)	233,764	232,808
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(22,871)	(22,871)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,443,245</b>	<b>4,443,245</b>
<b>FUND YEAR 2023</b>				
Paid Claims	11,139	11,139	1,955,769	1,966,908
Case Reserves	(45,882)	(45,882)	879,779	833,898
IBNR	34,743	34,743	501,249	535,992
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(29,624)	(29,624)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>3,307,173</b>	<b>3,307,173</b>
<b>FUND YEAR 2024</b>				
Paid Claims	23,342	23,342	2,455,917	2,479,260
Case Reserves	1,193	1,193	1,582,199	1,583,393
IBNR	(24,535)	(24,535)	419,277	394,742
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(43,483)	(43,483)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,413,911</b>	<b>4,413,911</b>
<b>FUND YEAR 2025</b>				
Paid Claims	104,938	104,938	1,764,987	1,869,926
Case Reserves	764,195	764,195	1,459,591	2,223,786
IBNR	(869,133)	(869,133)	1,134,023	264,890
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(60,410)	(60,410)
<b>TOTAL FY 2025 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,298,192</b>	<b>4,298,192</b>
<b>FUND YEAR 2026</b>				
Paid Claims	726	726		726
Case Reserves	12,674	12,674		12,674
IBNR	334,517	334,517		334,517
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(7,500)	(7,500)		(7,500)
<b>TOTAL FY 2026 CLAIMS</b>	<b>340,417</b>	<b>340,417</b>	<b>0</b>	<b>340,417</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>340,417</b>	<b>340,417</b>	<b>40,236,466</b>	<b>40,576,883</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 anticipated recoverable amounts from the CEL of \$407,747 for COVID 19 Workers Compensation claims.

<b>NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF January 31, 2026</b>				
<b>ALL YEARS COMBINED</b>				
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>3,668,064</b>	<b>3,668,064</b>	<b>369,829,068</b>	<b>373,497,132</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	(80,573)	(80,573)	29,596,460	29,515,887
Case Reserves	2,477,279	2,477,279	12,305,536	14,782,815
IBNR	(122,070)	(122,070)	19,408,209	19,286,139
Discounted Claim Value	(353,786)	(353,786)	(4,230,960)	(4,584,746)
Excess Recoveries	(97,690)	(97,690)	(168,819)	(266,509)
<b>TOTAL CLAIMS</b>	<b>1,823,160</b>	<b>1,823,160</b>	<b>56,910,426</b>	<b>58,733,587</b>
<b>3. EXPENSES</b>				
Excess Premiums	2,455,603	2,455,603	265,518,954	267,974,557
Administrative	232,151	232,151	25,830,190	26,062,342
<b>TOTAL EXPENSES</b>	<b>2,687,755</b>	<b>2,687,755</b>	<b>291,349,144</b>	<b>294,036,899</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>(842,851)</b>	<b>(842,851)</b>	<b>21,569,498</b>	<b>20,726,647</b>
<b>5. INVESTMENT INCOME</b>	<b>74,577</b>	<b>74,577</b>	<b>4,500,045</b>	<b>4,574,622</b>
<b>6. PROFIT (4+5)</b>	<b>(768,274)</b>	<b>(768,274)</b>	<b>26,069,543</b>	<b>25,301,269</b>
<b>7. Dividend</b>	<b>0</b>	<b>0</b>	<b>(7,207,551)</b>	<b>(7,207,551)</b>
<b>8. SURPLUS (6-7)</b>	<b>(768,274)</b>	<b>(768,274)</b>	<b>18,861,992</b>	<b>18,093,718</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
2010	243	243	74,531	74,774
2011	589	589	402,937	403,527
2012	(56,503)	(56,503)	501,927	445,424
2013	2,108	2,108	1,150,864	1,152,972
2014	2,870	2,870	1,959,174	1,962,044
2015	2,354	2,354	1,357,359	1,359,713
2016	3,625	3,625	1,726,171	1,729,796
2017	4,778	4,778	2,653,339	2,658,117
2018	5,415	5,415	2,356,572	2,361,987
2019	4,289	4,289	1,933,109	1,937,398
2020	4,877	4,877	1,131,810	1,136,686
2021	5,189	5,189	(365,013)	(359,825)
2022	5,708	5,708	928,915	934,622
2023	8,049	8,049	(2,982,758)	(2,974,709)
2024	8,370	8,370	385,652	394,022
2025	14,968	14,968	5,647,404	5,662,372
2026	(785,201)	(785,201)		(785,201)
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(768,274)</b>	<b>(768,274)</b>	<b>18,861,992</b>	<b>18,093,718</b>
<b>TOTAL CASH</b>				<b>19,441,278</b>

**NEW JERSEY COUNTIES EXCESS JIF  
FINANCIAL FAST TRACK REPORT  
AS OF January 31, 2026**

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE

**CLAIM ANALYSIS BY FUND YEAR**

**FUND YEAR 2010**

Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0

<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
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**FUND YEAR 2011**

Paid Claims	0	0	736,556	736,556
Case Reserves	(24,357)	(24,357)	105,029	80,673
IBNR	24,357	24,357	3,000	27,357
Discounted Claim Value	0	0	(10,702)	(10,702)

<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>833,883</b>	<b>833,883</b>
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**FUND YEAR 2012**

Paid Claims	2,721	2,721	1,829,038	1,831,759
Case Reserves	58,608	58,608	69,382	127,990
IBNR	(3,680)	(3,680)	3,680	0
Discounted Claim Value	0	0	(7,298)	(7,298)

<b>TOTAL FY 2012 CLAIMS</b>	<b>57,650</b>	<b>57,650</b>	<b>1,894,802</b>	<b>1,952,452</b>
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**FUND YEAR 2013**

Paid Claims	5,740	5,740	1,178,908	1,184,648
Case Reserves	(5,740)	(5,740)	415,252	409,512
IBNR	0	0	11,543	11,543
Discounted Claim Value	0	0	(43,097)	(43,097)

<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,562,605</b>	<b>1,562,605</b>
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**FUND YEAR 2014**

Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	0	0	19,380	19,380
Discounted Claim Value	0	0	(10,475)	(10,475)

<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>970,909</b>	<b>970,909</b>
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**FUND YEAR 2015**

Paid Claims	197	197	2,475,738	2,475,935
Case Reserves	(7,697)	(7,697)	603,511	595,814
IBNR	7,500	7,500	35,764	43,264
Discounted Claim Value	0	0	(70,632)	(70,632)

<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,044,381</b>	<b>3,044,381</b>
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**FUND YEAR 2016**

Paid Claims	3,484	3,484	1,441,001	1,444,485
Case Reserves	(8,484)	(8,484)	919,123	910,639
IBNR	5,000	5,000	23,020	28,020
Discounted Claim Value	0	0	(90,241)	(90,241)

<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,292,903</b>	<b>2,292,903</b>
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**NEW JERSEY COUNTIES EXCESS JIF  
FINANCIAL FAST TRACK REPORT  
AS OF January 31, 2026**

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE

**CLAIM ANALYSIS BY FUND YEAR**

**FUND YEAR 2017**

Paid Claims	457	457	1,640,498	1,640,955
Case Reserves	(457)	(457)	345,734	345,277
IBNR	0	0	25,386	25,386
Discounted Claim Value	0	0	(40,157)	(40,157)

**TOTAL FY 2017 CLAIMS** **0** **0** **1,971,460** **1,971,460**

**FUND YEAR 2018**

Paid Claims	430	430	1,627,847	1,628,277
Case Reserves	(430)	(430)	633,512	633,083
IBNR	0	0	117,327	117,327
Discounted Claim Value	0	0	(72,411)	(72,411)

**TOTAL FY 2018 CLAIMS** **0** **0** **2,306,275** **2,306,275**

**FUND YEAR 2019**

Paid Claims	13,807	13,807	1,762,769	1,776,575
Case Reserves	(14,922)	(14,922)	915,993	901,071
IBNR	1,116	1,116	137,880	138,996
Discounted Claim Value	0	0	(99,127)	(99,127)

**TOTAL FY 2019 CLAIMS** **0** **0** **2,717,515** **2,717,515**

**FUND YEAR 2020**

Paid Claims	8,557	8,557	2,059,147	2,067,703
Case Reserves	12,716	12,716	952,692	965,408
IBNR	76,417	76,417	604,550	680,967
Discounted Claim Value	0	0	(193,474)	(193,474)
Excess Recoveries	(97,690)	(97,690)	(168,819)	(266,509)

**TOTAL FY 2020 CLAIMS** **0** **0** **3,254,096** **3,254,096**

**FUND YEAR 2021**

Paid Claims	4,455	4,455	3,403,434	3,407,889
Case Reserves	234,475	234,475	1,880,569	2,115,045
IBNR	(238,930)	(238,930)	1,035,311	796,381
Discounted Claim Value	0	0	(375,778)	(375,778)

**TOTAL FY 2021 CLAIMS** **0** **0** **5,943,537** **5,943,537**

**FUND YEAR 2022**

Paid Claims	(90,976)	(90,976)	2,273,066	2,182,090
Case Reserves	395,289	395,289	1,716,601	2,111,889
IBNR	(304,312)	(304,312)	1,784,444	1,480,132
Discounted Claim Value	0	0	(379,863)	(379,863)

**TOTAL FY 2022 CLAIMS** **0** **0** **5,394,248** **5,394,248**

<b>NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF January 31, 2026</b>				
<b>ALL YEARS COMBINED</b>				
	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2023</b>				
Paid Claims	(31,706)	(31,706)	5,375,202	5,343,496
Case Reserves	(6,212)	(6,212)	694,406	688,194
IBNR	37,918	37,918	4,501,726	4,539,645
Discounted Claim Value	0	0	(694,458)	(694,458)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>9,876,877</b>	<b>9,876,877</b>
<b>FUND YEAR 2024</b>				
Paid Claims	(136,919)	(136,919)	2,203,383	2,066,464
Case Reserves	440,904	440,904	2,414,779	2,855,683
IBNR	(303,985)	(303,985)	4,710,250	4,406,264
Discounted Claim Value	0	0	(982,534)	(982,534)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>8,345,877</b>	<b>8,345,877</b>
<b>FUND YEAR 2025</b>				
Paid Claims	139,182	139,182	536,878	676,060
Case Reserves	(196,415)	(196,415)	558,103	361,688
IBNR	57,233	57,233	6,394,948	6,452,181
Discounted Claim Value	0	0	(1,160,711)	(1,160,711)
<b>TOTAL FY 2025 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>6,329,218</b>	<b>6,329,218</b>
<b>FUND YEAR 2026</b>				
Paid Claims	0	0		0
Case Reserves	1,600,000	1,600,000		1,600,000
IBNR	519,297	519,297		519,297
Discounted Claim Value	(353,786)	(353,786)		(353,786)
<b>TOTAL FY 2026 CLAIMS</b>	<b>1,765,511</b>	<b>1,765,511</b>	<b>0</b>	<b>1,765,511</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>1,823,160</b>	<b>1,823,160</b>	<b>56,910,426</b>	<b>58,733,587</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 \$266,509 due from the reinsurer for COVID-19 WC claims.

**Mercer County Insurance Commission**  
**CLAIM ACTIVITY REPORT**  
 January 31, 2026

**COVERAGE LINE - PROPERTY**  
**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	0	0	0	0	0	0	1	1	4	15	0	21
January-26	0	0	0	0	0	0	0	0	3	9	6	16	1	35
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	2	8	2	1	1	14
Limited Reserves														<b>\$4,281</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,899	\$4,000	\$45,433	\$0	\$67,332
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3	\$58,505	\$34,053	\$56,277	\$1,000	\$149,837
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3	\$40,606	\$30,053	\$10,843	\$1,000	\$82,505
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$140	\$593,307	\$541,878	\$274,172	\$300,212	\$1,000	\$2,161,777

**COVERAGE LINE - GENERAL LIABILITY**  
**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	1	0	2	1	1	1	0	6	6	11	5	18	0	52
January-26	1	0	2	1	1	1	0	6	6	11	8	19	0	56
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	0	0	3	1	0	4
Limited Reserves														<b>\$12,842</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$137,418	\$0	\$167,284	\$0	\$6,000	\$7,500	\$0	\$31,324	\$241,304	\$71,434	\$23,500	\$29,000	\$0	\$714,764
January-26	\$137,418	\$0	\$167,284	\$0	\$6,000	\$7,500	\$0	\$31,324	\$233,200	\$73,934	\$29,000	\$33,500	\$0	\$719,160
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$8,104)	\$2,500	\$5,500	\$4,500	\$0	\$4,396
Ltd Incurred	\$235,677	\$113,410	\$359,591	\$95,318	\$256,046	\$42,308	\$139,897	\$205,063	\$282,501	\$87,130	\$41,724	\$34,386	\$0	\$1,893,050

**COVERAGE LINE - AUTO LIABILITY**  
**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	0	0	0	0	0	0	0	4	2	1	0	7
January-26	0	0	0	0	0	0	0	0	0	3	3	5	0	11
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	0	-1	1	4	0	4
Limited Reserves														<b>\$7,300</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,000	\$23,185	\$500	\$0	\$40,685
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,000	\$55,601	\$8,702	\$0	\$80,303
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	\$32,416	\$8,202	\$0	\$39,618
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$252,336	\$4,924	\$49,169	\$62,984	\$73,212	\$18,716	\$0	\$828,095

**COVERAGE LINE - WORKERS COMP.**  
**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	5	4	2	2	11	8	16	18	23	43	0	132
January-26	0	0	5	4	2	2	11	8	16	16	23	49	3	139
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	0	-2	0	6	3	7
Limited Reserves														<b>\$46,445</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
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	\$0	\$5,783,780
January-26	\$0	\$0	\$132,274	\$46,825	\$18,403	\$91,037	\$709,832	\$367,420	\$717,851	\$743,964	\$1,491,249	\$2,125,312	\$11,674	\$6,455,842
<b>NET CHGE</b>	\$0	\$0	(\$65,422)	(\$123)	(\$798)	(\$192)	\$75,492	(\$1,184)	(\$8,477)	(\$36,683)	(\$42,966)	\$740,739	\$11,674	\$672,062
Ltd Incurred	\$2,099,253	\$2,610,900	\$3,091,404	\$2,385,881	\$2,580,565	\$2,933,049	\$2,987,455	\$2,732,027	\$3,308,334	\$2,208,423	\$3,716,105	\$3,734,619	\$12,400	\$34,400,414

**TOTAL ALL LINES COMBINED**  
**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	1	0	7	5	3	3	11	14	23	34	34	77	0	212
January-26	1	0	7	5	3	3	11	14	25	39	40	89	4	241
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	2	5	6	12	4	29
Limited Reserves														<b>\$30,727</b>
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
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	\$0	\$6,606,562
January-26	\$137,418	\$0	\$299,559	\$46,825	\$24,403	\$98,537	\$709,832	\$398,744	\$951,054	\$892,403	\$1,609,903	\$2,223,790	\$12,674	\$7,405,142
<b>NET CHGE</b>	\$0	\$0	(\$65,422)	(\$123)	(\$798)	(\$192)	\$75,492	(\$1,184)	(\$16,578)	\$5,423	\$25,003	\$764,284	\$12,674	\$798,581
Ltd Incurred	\$2,364,887	\$2,733,081	\$3,719,322	\$2,596,195	\$2,924,039	\$3,023,333	\$3,640,055	\$2,942,154	\$4,233,311	\$2,900,414	\$4,105,213	\$4,087,933	\$13,400	\$39,283,336

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

2023	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	37 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	36 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	25 Actual 31-Dec-24	MONTH TARGETED
PROPERTY	145,000	541,878	541,878	373.71%	100.00%	570,178	570,178	393.23%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	206,000	87,130	87,130	42.30%	90.78%	84,630	84,630	41.08%	90.15%	24,682	24,682	11.98%	80.55%
POL/EPL	58,996	0	0	0.00%	90.78%	0	0	0.00%	90.15%	0	0	0.00%	80.55%
AUTO LIABILITY	133,000	62,984	62,984	47.36%	87.77%	63,984	63,984	48.11%	87.18%	304,984	304,984	229.31%	77.72%
WORKER'S COMP	2,719,000	2,208,423	2,208,423	81.22%	98.27%	2,235,773	2,235,773	82.23%	98.10%	2,022,217	2,022,217	74.37%	94.20%
TOTAL ALL LINES	3,261,996	2,900,414	2,900,414	88.92%	97.31%	2,954,564	2,954,564	90.58%	97.09%	2,351,883	2,351,883	72.10%	92.67%
NET PAYOUT %	\$2,008,012				<b>61.56%</b>								

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

2024	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	25 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	24 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	13 Actual 31-Dec-24	MONTH TARGETED
PROPERTY	148,000	274,172	274,172	185.25%	100.00%	266,145	266,145	179.83%	100.00%	0	0	0.00%	95.63%
GEN LIABILITY	184,000	41,724	41,724	22.68%	80.55%	36,224	36,224	19.69%	79.39%	19,729	19,729	10.72%	62.24%
POL/EPL	58,000	0	0	0.00%	80.55%	0	0	0.00%	79.39%	0	0	0.00%	62.24%
AUTO LIABILITY	115,000	73,212	73,212	63.66%	77.72%	40,712	40,712	35.40%	76.44%	23,415	23,415	20.36%	54.16%
WORKER'S COMP	2,930,000	3,716,105	3,716,105	126.83%	94.20%	3,735,813	3,735,813	127.50%	93.51%	3,530,444	3,530,444	120.49%	70.13%
TOTAL ALL LINES	3,435,000	4,105,213	4,105,213	119.51%	92.93%	4,078,893	4,078,893	118.75%	92.22%	3,573,588	3,573,588	104.03%	70.14%
NET PAYOUT %	\$2,495,310				<b>72.64%</b>								

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

2025	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	13 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	12 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	1 Actual 31-Dec-24	MONTH TARGETED
PROPERTY	277,084	300,212	300,212	108.35%	95.63%	292,939	292,939	105.72%	95.24%	0	0	0.00%	6.00%
GEN LIABILITY	212,000	34,386	34,386	16.22%	62.24%	29,886	29,886	14.10%	60.18%	0	0	0.00%	1.00%
POL/EPL	58,000	0	0	0.00%	62.24%	0	0	0.00%	60.18%	0	0	0.00%	1.00%
AUTO LIABILITY	129,000	18,716	18,716	14.51%	54.16%	10,404	10,404	8.07%	51.17%	0	0	0.00%	1.00%
WORKER'S COMP	3,389,000	3,734,619	3,734,619	110.20%	70.13%	2,889,482	2,889,482	85.26%	64.07%	94,600	94,600	2.79%	0.50%
TOTAL ALL LINES	4,065,084	4,087,933	4,087,933	100.56%	70.84%	3,222,711	3,222,711	79.28%	65.53%	94,600	94,600	N/A	N/A
NET PAYOUT %	\$1,864,143				<b>45.86%</b>								

**CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION**

2026	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	1 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	0 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	-11 Actual 31-Dec-24	MONTH TARGETED
PROPERTY	337,000	1,000	1,000	0.30%	6.00%	0	0	0.00%	0.00%			N/A	N/A
GEN LIABILITY	253,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
POL/EPL	59,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
AUTO LIABILITY	130,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
WORKER'S COMP	3,490,000	12,400	12,400	0.36%	0.50%	0	0	0.00%	0.00%			N/A	N/A
TOTAL ALL LINES	4,269,000	13,400	13,400	0.31%	0.99%	0	0	0.00%	0.00%	0	0	N/A	N/A
NET PAYOUT %	\$726				<b>0.02%</b>								

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**CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

2019	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	85 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	84 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	73 Actual 31-Dec-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%	42,308	42,308	26.44%	96.50%	31,878	31,878	19.92%	96.50%
POL/EPL	0	0	0	0.00%	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%	2,941,119	2,941,119	71.02%	100.00%
TOTAL ALL LINES	4,508,000	3,023,333	3,023,333	67.07%	99.79%	3,025,233	3,025,233	67.11%	99.79%	3,001,920	3,001,920	66.59%	99.79%
NET PAYOUT %	\$2,924,796				<b>64.88%</b>								

**CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

2020	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	73 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	72 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	61 Actual 31-Dec-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%	96.50%	139,266	139,266	93.47%	97.12%
POL/EPL													
AUTO LIABILITY	116,000	252,336	252,336	217.53%	96.94%	252,336	252,336	217.53%	96.94%	252,336	252,336	217.53%	96.39%
WORKER'S COMP	3,069,000	2,987,455	2,987,455	97.34%	100.00%	3,226,810	3,226,810	105.14%	100.00%	3,223,745	3,223,745	105.04%	99.90%
TOTAL ALL LINES	3,466,813	3,640,055	3,640,055	105.00%	99.75%	4,402,039	4,402,039	126.98%	99.75%	3,615,346	3,615,346	104.28%	99.67%
NET PAYOUT %	\$2,930,223				<b>84.52%</b>								

**CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	61 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	60 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	49 Actual 31-Dec-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%	97.12%	205,063	205,063	153.03%	97.10%	175,807	175,807	131.20%	95.99%
POL/EPL													
AUTO LIABILITY	104,000	4,924	4,924	4.73%	96.39%	4,924	4,924	4.73%	96.17%	10,987	10,987	10.56%	92.93%
WORKER'S COMP	2,765,000	2,732,027	2,732,027	98.81%	99.90%	2,732,027	2,732,027	98.81%	99.88%	2,702,763	2,702,763	97.75%	99.46%
TOTAL ALL LINES	3,111,000	2,942,154	2,942,154	94.57%	99.67%	2,942,154	2,942,154	94.57%	99.64%	2,889,557	2,889,557	92.88%	99.11%
NET PAYOUT %	\$2,543,410				<b>81.76%</b>								

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

2022	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	49 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	48 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	37 Actual 31-Dec-24	MONTH TARGETED
PROPERTY	125,000	593,307	593,307	474.65%	100.00%	948,631	948,631	758.91%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	156,000	282,501	282,501	181.09%	95.99%	281,545	281,545	180.48%	95.70%	31,110	31,110	19.94%	90.78%
POL/EPL	57,557	0	0	0.00%	95.99%	0	0	0.00%	95.70%	0	0	0.00%	90.78%
AUTO LIABILITY	114,000	49,169	49,169	43.13%	92.93%	49,169	49,169	43.13%	92.58%	49,169	49,169	43.13%	87.77%
WORKER'S COMP	2,806,000	3,308,334	3,308,334	117.90%	99.46%	3,308,334	3,308,334	117.90%	99.40%	3,316,214	3,316,214	118.18%	98.27%
TOTAL ALL LINES	3,258,557	4,233,311	4,233,311	129.91%	99.03%	4,587,679	4,587,679	140.79%	98.95%	3,396,493	3,396,493	104.23%	97.48%
NET PAYOUT %	\$3,282,257				<b>100.73%</b>								

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

2014	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	145 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	144 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	133 Actual 31-Dec-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				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	133 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	132 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	121 Actual 31-Dec-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				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	121 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	120 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	109 Actual 31-Dec-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 %	\$3,419,763												68.60%

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

2017	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	109 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	108 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	97 Actual 31-Dec-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 %	\$2,549,370												50.14%

**CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

2018	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	97 Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	96 Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	85 Actual 31-Dec-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%
POL/EPL	0	0	0	0.00%	96.50%				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%
TOTAL ALL LINES	4,817,417	2,924,039	2,924,039	60.70%	99.80%	2,924,039	2,924,039	60.70%	99.80%	2,712,927	2,712,927	56.31%	99.80%
NET PAYOUT %	\$2,899,636												60.19%

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**CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

2020	Budget	Current 73				Last Month 72				Last Year 61			
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
WORKER'S COMP	3,069,000	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Dec-25	TARGETED	Incurred	Incurred	31-Dec-24	TARGETED
		2,987,455	2,987,455	97.34%	100.00%	3,226,810	3,226,810	105.14%	100.00%	3,223,745	3,223,745	105.04%	99.90%

**CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current 61				Last Month 60				Last Year 49			
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
WORKER'S COMP	2,765,000	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Dec-25	TARGETED	Incurred	Incurred	31-Dec-24	TARGETED
		2,732,027	2,732,027	98.81%	99.90%	2,732,027	2,732,027	98.81%	99.88%	2,702,763	2,702,763	97.75%	99.46%

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

2022	Budget	Current 49				Last Month 48				Last Year 37			
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
WORKER'S COMP	2,806,000	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Dec-25	TARGETED	Incurred	Incurred	31-Dec-24	TARGETED
		3,308,334	3,308,334	117.90%	99.46%	3,308,334	3,308,334	117.90%	99.40%	3,316,214	3,316,214	118.18%	98.27%

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

2023	Budget	Current 37				Last Month 36				Last Year 25			
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
WORKER'S COMP	2,719,000	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Dec-25	TARGETED	Incurred	Incurred	31-Dec-24	TARGETED
		2,208,423	2,208,423	81.22%	98.27%	2,235,773	2,235,773	82.23%	98.10%	2,022,217	2,022,217	74.37%	94.20%

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

2024	Budget	Current 25				Last Month 24				Last Year 13			
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
WORKER'S COMP	2,930,000	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Dec-25	TARGETED	Incurred	Incurred	31-Dec-24	TARGETED
		3,716,105	3,716,105	126.83%	94.20%	3,735,813	3,735,813	127.50%	93.51%	3,530,444	3,530,444	120.49%	70.13%

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

2025	Budget	Current 13				Last Month 12				Last Year 1			
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
WORKER'S COMP	3,389,000	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Dec-25	TARGETED	Incurred	Incurred	31-Dec-24	TARGETED
		3,734,619	3,734,619	110.20%	70.13%	2,889,482	2,889,482	85.26%	64.07%	94,600	94,600	2.79%	0.50%

**CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION**

2026	Budget	Current 1				Last Month 0				Last Year -11			
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
WORKER'S COMP	3,490,000	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Dec-25	TARGETED	Incurred	Incurred	31-Dec-24	TARGETED
		12,400	12,400	0.36%	0.50%	0	0	0.00%	0.00%			N/A	N/A

**MERCER COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

**Resolution No. 24-26**

**APRIL 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 0396-0426	25,153.75 <b>25,153.75</b>
PERMA RISK MANAGEMENT SERVICES PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/26 EXECUTIVE DIRECTOR 04/26	3.70 15,964.92 <b>15,968.62</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 04/26	746.92 <b>746.92</b>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 04/26	17,820.33 <b>17,820.33</b>
SPARK CREATIVE GROUP LLC	WEB UPDATES 02/26-03/26 04/26	62.50 <b>62.50</b>
J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 04/26	12,375.00 <b>12,375.00</b>
ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEES 04/26	8,875.00 <b>8,875.00</b>
	<b>Total Payments FY</b>	<b>81,002.12</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>81,002.12</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**

<b>Current Fund Year: 2026</b>										
<b>Month Ending: January</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>			<b>TOTAL</b>
OPEN BALANCE	113,814.78	757,374.56	773,335.95	12,379,338.86	(170,209.97)	(417,470.55)	285,568.08	0.00	0.00	13,721,751.71
<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	334,319.00	0.00	0.00	0.00	0.00	0.00	334,319.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	334,319.00	0.00	0.00	0.00	0.00	0.00	334,319.00
<b>EXPENSES</b>										
Claims Transfers	430.00	9,060.00	194.00	222,926.19	0.00	0.00	0.00	0.00	0.00	232,610.19
Expenses	0.00	0.00	0.00	0.00	2,504,972.42	25,734.81	0.00	0.00	0.00	2,530,707.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	430.00	9,060.00	194.00	222,926.19	2,504,972.42	25,734.81	0.00	0.00	0.00	2,763,317.42
<b>END BALANCE</b>	<b>113,384.78</b>	<b>748,314.56</b>	<b>773,141.95</b>	<b>12,490,731.67</b>	<b>(2,675,182.39)</b>	<b>(443,205.36)</b>	<b>285,568.08</b>	<b>0.00</b>	<b>0.00</b>	<b>11,292,753.29</b>

**SUMMARY OF CASH AND INVESTMENT INSTRUMENTS**

**MERCER COUNTY INSURANCE COMMISSION**

**ALL FUND YEARS COMBINED**

**CURRENT MONTH**

**January**

**CURRENT FUND YEAR**

**2026**

	Description:	MCIFC General A/C	MCIFC Claims A/C
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	<b>TOTAL for All</b>		
	<b>Accts &amp; instruments</b>		
<b>Opening Cash &amp; Investment Balance</b>	<b>\$13,721,751.88</b>	<b>13,802,764.99 -</b>	<b>81,013.11</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>
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	\$649,795.53	\$334,319.00	\$315,476.53
10 (Withdrawals - Sales)	-\$3,078,793.95	-\$2,846,183.76	-\$232,610.19
Ending Cash & Investment Balance	\$11,292,753.46	\$11,290,900.23	\$1,853.23
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$2,905,331.80	\$2,548,457.23	\$356,874.57
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$14,198,085.26	<b>\$13,839,357.46</b>	<b>\$358,727.80</b>
		-	-

**RESOLUTION NO. 25-26**

**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 March 23, 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 March 1, 2026 to March 31, 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 April 27, 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**  
**03/01/2026 Thru 03/31/2026**

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**  
**03/01/2026 Thru 03/31/2026**

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	50928	3960004685 001	LIEGGI, ANNA	2/6/2026	2/13/2026	WATERS MCPHERSON MCNEILL	3/9/2026	INV# 278698	1,380.00	1,380.00
C	50929	3960004913 001	CHUNG, KANG	2/2/2026	2/19/2026	WATERS MCPHERSON MCNEILL	3/9/2026	INV# 278697	2,180.00	2,180.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 2</b>		<b>3,560.00</b>	<b>3,560.00</b>
<b>Coverage: Auto Physical Damage</b>										
C	51030	3960005448 001	MERCER COUNTY	12/9/2025	12/9/2025	MERCER COUNTY	3/23/2026	2022 CHEV TAHOE PLATE#L91SCC	6,863.51	6,863.51
M	396	3960004985 001	MERCER COUNTY	6/2/2024	6/2/2024	MERCER COUNTY	3/20/2026	2015 FORD EXPLORER PLATE L49EVE	5,228.60	5,228.60
M	396	3960005079 001	MERCER COUNTY	11/6/2024	11/6/2024	MERCER COUNTY	3/13/2026	2014 FORD EXPLORER PLATE# T97DVC NJ	10,268.00	10,268.00
R	260007713	3960005079 001	MERCER COUNTY	11/6/2024	11/6/2024	GEICO SECURE INSURANCE CO	3/18/2026	2014 FORD EXPLORER PLATE#T97DVC NJ	-9,268.00	-9,268.00
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 4</b>		<b>13,092.11</b>	<b>13,092.11</b>
<b>Coverage: General Liability</b>										
C	51027	3960004232 001	VERPLANCK, JOAN	2/4/2026	2/24/2026	MALAMUT & ASSOCIATES	3/23/2026	INVOICE 22997	5,550.00	5,550.00
C	51028	3960005362 001	EIG, BRIAN	2/4/2026	2/24/2026	WEINER LAW GROUP LLP	3/23/2026	INVOICE 341074	684.50	684.50
C	51029	3960004232 001	VERPLANCK, JOAN	11/13/2025	11/30/2025	MALAMUT & ASSOCIATES	3/23/2026	INV# 22212	9,980.00	9,980.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 3</b>		<b>16,214.50</b>	<b>16,214.50</b>
<b>Total for Mercer County Ins Fund Comm - 396</b>							<b>Number of entries: 9</b>		<b>32,866.61</b>	<b>32,866.61</b>

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
Mar-26	\$117,652	\$47,897	\$210,903	\$69,755	59%	96	95	1	99%	0	0	(\$24,280)	\$94,035
<b>Total FY 2026</b>	<b>\$328,656</b>	<b>\$153,814</b>	<b>\$347,416</b>	<b>\$174,841</b>	<b>53%</b>	<b>282</b>	<b>280</b>	<b>2</b>	<b>99%</b>	<b>0</b>	<b>1</b>	<b>(\$3,262)</b>	<b>\$178,103</b>
<b>Total to Date</b>	<b>\$9,999,138</b>	<b>\$4,243,449</b>	<b>\$5,438,328</b>	<b>\$5,755,689</b>	<b>58%</b>	<b>5,567</b>	<b>5,361</b>	<b>206</b>	<b>96%</b>	<b>22</b>	<b>21</b>	<b>\$1,112,300</b>	<b>\$4,643,389</b>

# SAFETY DIRECTOR REPORT

## MERCER COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** April 20, 2026  
**DATE OF MEETING:** April 27, 2026

### 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>), Assistant Director <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 Account Manager <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738</p>		

### MARCH – MAY 2026

#### RISK CONTROL ACTIVITIES

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

- **March 23:** Attended the MCIFC meeting.
- **March 23:** Attended the MCIFC Claims Committee meeting.
- **April 7:** Conducted a training session on CDL ELDT Train the Trainer.

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

- **April 20:** Plan to conduct a Forklift Certification class.
- **April 21:** Plan to attend the MCIFC Safety Committee meeting.
- **April 27:** Plan to attend the MCIFC meeting.
- **April 27:** Plan to attend the MCIFC Claims Committee meeting.
- **April 30:** Plan to conduct a loss control visit at the County Park Commission.

- **May 11:** Plan to attend the MCIFC Safety Committee meeting.
- **May 18:** Plan to attend the MCIFC meeting.
- **May 18:** Plan to attend the MCIFC Claims Committee meeting.
- **May 18:** Plan to conduct a training session on The Power of Collaboration.

### ***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](#):

- Distracted Driving Awareness Month
- Tree Work Near Electrical Hazards - Best Practices

### ***NJCE LIVE and LEARNING ON DEMAND TRAINING***

#### ***LIVE Safety Training***

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

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

DATE	CLASS TOPIC	TIME
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

6/1/26	<a href="#">Work Zone: Flagger</a>	8:30 - 9:30 am
6/1/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/1/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/2/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
6/2/26	<a href="#">Heavy Equipment Safety</a>	10:00 - 12:00 pm
6/2/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors</a>	9:00 - 11:00 am
6/2/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
6/3/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
6/3/26	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
6/3/26	<a href="#">Fire Safety</a>	10:30 - 11:30 am
6/3/26	<a href="#">Protecting Children from Abuse in New Jersey Local Government Programs</a>	11:30 - 1:00 pm
6/5/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
6/5/26	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
6/8/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	8:00 - 9:30 am
6/8/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
6/8/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/9/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
6/9/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
6/9/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
6/10/26	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	8:30 - 10:00 am
6/10/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
6/10/26	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
6/11/26	<a href="#">Confined Space Entry</a>	8:00 - 11:00 am
6/11/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
6/11/26	<a href="#">Introduction to Communication Skills (Zoom Meeting)**</a>	1:00 - 3:00 pm
6/12/26	<a href="#">Work Zone: Flagger</a>	8:30 - 9:30 am
6/12/26	<a href="#">Fall Protection Awareness</a>	10:00 - 12:00 pm
6/12/26	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
6/15/26	<a href="#">Hazard Communication/NJ Right to Know</a>	7:30 - 9:00 am
6/15/26	<a href="#">CDL: Drivers' Safety Regulations</a>	9:30 - 11:30 am
6/16/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
6/16/26	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
6/16/26	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting)**</a>	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/16/26	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
6/17/26	<a href="#">Playground Safety Inspections</a>	9:00 - 11:00 am
6/17/26	<a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)**</a>	1:00 - 2:00 pm
6/17/26	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/18/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/18/26	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
6/23/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
6/23/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
6/24/26	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/24/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/24/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*</a>	8:30 - 12:30 pm
6/24/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*</a>	8:30 - 12:30 pm
6/24/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Cape May)*</a>	8:30 - 12:30 pm
6/24/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*</a>	8:30 - 11:30 am
6/25/26	<a href="#">Chipper Safety</a>	7:30 - 8:30 am

6/25/26	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
6/25/26	<a href="#">Mower Safety</a>	10:30 - 11:30 am
6/26/26	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
6/26/26	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
6/29/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**</a>	8:30 - 10:30 am
6/29/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/30/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/30/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am

### 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> *	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> *	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 <sup>th</sup> *	Rowan College of South Jersey <sup>^</sup>	Gloucester	1400 Tanyard Rd., Sewell, NJ

\* 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. 26-26**

**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 April 27, 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 April 27, 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 April 27, 2026.

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

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

**ATTEST:**

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

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

**PAYMENT AUTHORIZATION REQUESTS**

*April 27, 2026*

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>
3960003393	Jones, W.	Worker Compensation	SAR
3960005117	Yenchik, J.	Worker Compensation	PAR
3960005466	Cardinal, C.	Worker Compensation	PAR
3960005494	Dockery, A.	Worker Compensation	PAR
3960005519	Bonifazi, D.	Worker Compensation	PAR
3960005549	Page, A.	Worker Compensation	PAR
3960003784	Mahoney, Y. (est.)	General Liability	SAR
3960004232	Verplanck, J.	General Liability	SAR
3960005362	Eig, B.	General Liability	PAR

## **APPENDIX I**

**MERCER COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – March 23, 2026  
Mercer County  
McDade Administration Building  
640 South Broad Street  
Trenton, NJ 08650-0068  
1:30 PM**

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

Pledge of Allegiance

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <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 - <i>Absent</i></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  
Edwin Cruz, Mercer County  
Manny Montero III, Mercer County  
Steve Daveggia, Inservco  
Kelly Guerriero, Inservco  
Amy Zeiders, Inservco  
Yvonne Frey, Inservco  
Suretha Hobbs, Inservco  
Susan Schaefer, Susan Schaefer, LLC  
Ana-Eliza Bauersachs, Esq., Capehart Scatchard  
Patti Fahy, Acrisure  
Cindy Villagran, Acrisure  
Paul Shives, J.A. Montgomery  
Kelly Royce, First MCO

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 25, 2026**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 25, 2026**

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

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Callahan referred to the March 16, 2026 Safety and Accident Review Committee meeting report enclosed within the agenda. Mr. Callahan advised that a variety of topics were discussed including 14 claims; 9 of which were deemed to be preventable and 5 were deemed non-preventable. Mr. Callahan reported that the leading cause for the preventable claims was Housekeeping and the second most was Use of Equipment. With no questions, Mr. Callahan concluded his report.

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

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

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

Moved: Commissioner Silva  
Second: Commissioner Maldonado  
Vote: Unanimous

**INSURANCE COMMISSION FUNDING MEETING** – Executive Director reported that as a follow-up to the last Insurance Commission meeting, he and his team met with the Chairman, Attorney, and Treasurer on March 18<sup>th</sup>. Executive Director noted that the RMC team was also present for the discussion. Executive Director referred to a summary of the meeting enclosed within the agenda packet. Executive Director reported that part of the discussion included the Insurance Commission’s current POL/EPL SIR structure. Executive Director explained that 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 carrier. Chairman Marion said the SIRs seemed high and asked for a list of POLEPL SIRs for the various counties. Executive Director reported that in addition, 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. Executive Director noted that although the additional costs are not currently included in the loss funding, these expenses are paid out of the individual claim files. Chairman Marion requested that the additional costs for appointment of outside counsel continued to be monitored and schedule a catchup meeting in June to discuss. Chairman Marion asked if there were any questions and/or comments. Mr. Adezio thanked Mr. Hrubash and Mr. Thorpe for putting together the funding meeting. Mr. Adezio advised that subsequent to the funding meeting, he had communications with Chubb and they are going through their approval process for outside counsel. Mr. Adezio said the list of outside counsels has been submitted to Chubb and he awaits their approval.

**STEWARDSHIP REPORT AS OF DECEMBER 31, 2025** – Executive Director advised that 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** – Executive Director reported that the NJCE held their Reorganization Meeting on February 26, 2026. Executive Director referred to a written summary of the meeting enclosed within the agenda packet. Executive Director advised that 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** – Executive Director reported that the NJCE Underwriting Manager held a webinar on Tuesday, February 24 at 11 a.m. Executive Director said the webinar was well attended and referred to a copy of the renewal presentation enclosed within the agenda packet. Executive Director added that a recording of the webinar has been posted to njce.org.

**2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR** – Executive Director reminded the Commissioners that 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. Executive Director then referred to a copy of the invitation enclosed within the agenda packet.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK** – Executive Director referred to the Financial Fast Track for the month of December enclosed within the agenda. Executive Director reported that as of December 31, 2025 the Commission has a surplus of \$6,712,734. 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 December 31, 2025 is \$1,609,632 and advised that the total cash balance is \$13,721,752.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Executive Director referred to the NJCE Financial Fast Track for the month of December. Executive Director reported that as of December 31, 2025 the NJCE has a surplus of \$18,861,992. Executive Director advised that Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$7,207,551 and noted that the NJCE cash balance is \$38,891,840.

**CLAIMS TRACKING REPORTS** – Executive Director advised the Claim Tracking reports as of December 31, 2025, were included in the agenda. Executive Director referred to a copy of the Claims Management Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director 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 two informational items for his report.

**2026 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE:** Mr. Thorpe reported that 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. Mr.

Thorpe advised that the New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

**2026 MEETING SCHEDULE** – Mr. Thorpe advised that the next Commission meeting is scheduled for Monday, April 27, 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 March Bill List, Resolution 21-26 was included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

**MOTION TO APPROVE RESOLUTION 21-26: THE MARCH BILL LIST**

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

**ATTORNEY:** Mr. Adezio reported that he spoke with the RMC prior to the meeting regarding the Mercer County Youth House claims. Mr. Adezio advised that the RMC has an update. Ms. Pieroni reported that she spoke with the policy archivist, Policy Find, and they have provided a “not-to-exceed” fee proposal to the County. Ms. Pieroni advised that the representative from Policy Find will also be providing a potential fee schedule, and once she has it, she will share the information with the Commission Chair, Attorney, and Executive Director.

**CLAIMS SERVICE: CLAIMS ADMINISTRATOR** – Mr. Thorpe advised Resolution 22-26, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for February 1, 2026 to February 28, 2026.

**MOTION TO APPROVE RESOLUTION 22-26 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

**STEWARDSHIP REPORTS AS OF DECEMBER 31, 2025** – Executive Director advised that the Mercer County Insurance Fund Commission Stewardship Report as of 12/31/25 was distributed via email ahead of the meeting. Executive Director asked Ms. Guerriero to review the report for the Commissioners. Ms. Guerriero advised she would provide a high-level review of the liability and worker compensation stewardship reports that were distributed prior to the meeting. Ms. Guerriero referred to page 6 of the report “Claim Summary by Policy Period” for the past 3 years (2023, 2024, & 2025). Ms. Guerriero noted that the total number of claims are up for the 2025 fund year over the 2024 fund year but noted that the number of claims in 2025 is less than 2023. Ms. Guerriero reported that the 2025 net incurred was less than the previous year. Ms. Guerriero then referred to page 8 of the report “Loss Summary by Location” for the past 3 years. Ms. Guerriero reported that Correction Center had the highest net incurred amount over the past 3 years with \$4,284,341.99 and the Sheriff Department had the second highest net incurred amount with \$1,353,055.63. Chairman Marion requested that a summary of the “Loss Summary by Location” exhibit be prepared to share with the various county department heads. Executive Director advised that the summary will be ranked highest net incurred to the lowest. Ms. Guerriero then proceeded to review pages 13-19 of the report “Timely Reporting – Average Days to Receive Indemnity vs Medical Only by Location” for the past 3 years and reviewed the averages by year. Ms. Guerriero reported that the average days fluctuated over the last 3 years. Vice-Chair Montero asked what the ideal number of days for claim reporting should be. Ms. Guerriero advised that 1-2 days after the claim would be ideal. Ms. Guerriero proceeded to review pages 20-25 of the report “Top 5 – Cause of Injury – Frequency and Net Incurred; Top 5 – Type of Injury – Frequency and Net Incurred; and Top 5 – Part of Body – Frequency and

Net Incurred Reporting” for the past 3 years. Vice-Chair Montero asked what types of injuries would fall into the Miscellaneous-Other Miscellaneous category. Ms. Guerriero advised that the 17 claims for exposure to chemical odor are an example of the type of claim that would fall into that category. Ms. Guerriero further advised that chest pain, stress, and exposure to bodily fluids would also fall under the Miscellaneous-Other Miscellaneous category. Mr. Cruz advised that when he is inputting a claim that does not have a specific category, he chooses one of the various miscellaneous categories. Commissioner Maldonado asked who provides Mr. Cruz with the categories to choose from. Ms. Fowlkes advised that the categories are provided by the state. Vice-Chair Montero asked if it is possible to separate the Report Only claims from the Medical Only & Lost Time claims within the Cause of Injury Report. Ms. Guerriero said she would speak with her IT department to see if the types of claims can be separated. Chairman Marion commented that there is a lot of useful data within the Stewardship Report and asked for suggestions on how to communicate the information to department heads throughout the county. Commissioner Silva said that this information will be communicated to department heads as part of the Safety Committee initiative being developed by the RMC. Commissioner Silva added that the Safety Committee initiative is separate and apart from the Safety and Accident Review Committee that is already in place. With no further questions and/or comments, Ms. Guerriero concluded her report.

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Feb-26	\$ 94,287	\$ 53,253	\$ 41,034	44%	73	73	\$ 32,827	100%

With no questions, Ms. Royce concluded her report.

**RISK/LOSS CONTROL SERVICES:** Mr. Callahan referred to the Safety Director’s report for late February and March 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 May. With no questions, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

**RISK MANAGEMENT CONSULTANT:** Ms. Pieroni reported that her team continues to work on various initiatives with Vice-Chair Montero and Commissioner Silva. Ms. Pieroni advised that her team is also working with Mr. Montero on inventory, asset reconciliation, and the day-to-day needs of the county. With no questions, Ms. Pieroni concluded her report.

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**CLOSED SESSION:** Executive Director requested a motion to approve Resolution 23-26 authorizing a Closed Session to discuss PARs and SARs.

**MOTION TO APPROVE RESOLUTION 23-26 FOR EXECUTIVE SESSION**

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Moved:	Commissioner Silva
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Second: Commissioner Maldonado  
Vote: Unanimous

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

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

**MOTION TO ADJOURN:**

Moved: Commissioner Silva  
Second: Commissioner Maldonado  
Vote: Unanimous

**MEETING ADJOURNED: 2:40 PM**

Minutes prepared by:  
Jason Thorpe, Assisting Secretary