MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JULY 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: JULY 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: June 29, 2026 Open Minutes ....Appendix I**
  June 29, 2026 Closed Minutes ....Sent via e-mail

- ❑ **CORRESPONDENCE: None**

- ❑ **SAFETY COMMITTEE ....Verbal**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ....Pages 1-26**

- ❑ **TREASURER – Nicola Trasente**
  Resolution 34-26 July Bill List - ***Motion*** ....**Page 27**
  April Treasurer Reports ....**Pages 28-29**

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

- ❑ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - *Motion***
  Resolution 35-26 Authorizing Disclosure of Liability Claims Check Register ....**Page 30**
  Liability Claim Payments 6-1-26 to 6-30-26 ....**Pages 31-32**

- ❑ **MANAGED CARE – First MCO**
  Monthly Summary Report............**Page 33**

- ❑ **RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting**
  Monthly Report............**Pages 34-43**

- ❑ **RISK MANAGER CONSULTANT – Acrisure**
  Monthly Report ....**Verbal**

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**
- ❑ **CLOSED SESSION** – Payment Authorization Requests (PARs)............**Pages 44-45**
  Resolution 36-26 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: September 28, 2026, 1:30 PM**

MERCER COUNTY INSURANCE FUND COMMISSION
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

Date: July 27, 2026

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certifying the Appointment of Insurance Fund Commissioner (Page 3)** – In 2024, the Mercer County Board of County Commissioners adopted an Ordinance amending the Administrative Code of Mercer County concerning membership on the Mercer County Insurance Commission. The ordinance allowed for an increase in the number of Commissioners to (5) five for the Insurance Fund Commission. The Insurance Fund Commission amended its Rules & Regulations, increasing the number of Insurance Commissioners, during the March 25, 2024 Commission meeting. Enclosed is Resolution 32-26 certifying the appointment of an additional Insurance Fund Commissioner.

    - ❑ **Motion to adopt Resolution 32-26, Certifying the Appointment of Insurance Fund Commissioners**

- ❑ **Resolution 33-26 Authorizing the Services of Policy Find (Pages 4-9)** – As previously discussed, there is a need to locate insurance coverage for pre-Insurance Commission claims against Mercer County. Included in the agenda on page 4 is Resolution 33-26, authorizing the services of Policy Find for a fee not to exceed $11,700.

    - ❑ **Motion to adopt Resolution 33-26, Authorizing the Appointment of Policy Find for Insurance Archeology Services.**

- ❑ **Certificate of Insurance Report (Pages 10-11) –** Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the month of June. There were (4) four certificates of insurance issued during the month.

    - ❑ **Motion to approve the certificate of insurance reports**

- ❑ **Pre-Insurance Commission Claims Adjusting** – During the last Insurance Commission meeting, a discussion took place regarding the process of adjusting pre–Insurance Commission claims. Inservco met with the Fund Attorney on July 10th and again on July 17th to review the potential process. An update will be provided during the meeting.

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 12-14**) **-** The NJCE met on June 26, 2026 and a summary report of the meeting is included in the agenda on pages 12-14. The auditor presented the 2025 audit and there were no recommendations or findings. The Board of Commissioners agreed with the Finance Committee's recommendation to implement a property risk inspection program. More information will follow on this initiative. The Board of Commissioners also agreed with the Finance Committee's recommendation to schedule a special meeting in July to discuss excess coverage premiums for applicable landfills, transfer stations and wastewater sites. The next regular meeting is scheduled for Friday, September 18, 2026 at 9:30 a.m.

- **Reporting of New Property Damage Claims (Page 15) –** Included on page 15 is a copy of instructions for reporting new property claims. Please share this information with anyone who submits property claims.

- **MCIFC Property & Casualty Financial Fast Track (Pages 16-18) –** Included in the agenda on pages 16-18 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2026** the Commission has a surplus of **$5,712,129.** 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 April 30, 2026 is **$1,838,338.** The total cash balance is **$12,818,964.**

- **NJCE Property and Casualty Financial Fast Track –** The most current NJCE Financial Fast Track Report will be included in the next agenda. The fund office is working on closing out the 2010-19 Fund Years.

- **Claims Tracking Reports (Pages 19-23) -** Included in the agenda on pages 19-23 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2026. The Executive Director will review the reports with the Commission.

- **<u>Informational Items</u>:**

- **NJCE 2027 Renewal Process (Pages 24-26)** – The NJCE is expected to notify member entities during the week of **July 27** that the exposure database is open for the annual exposure data update. The required ancillary coverage renewal applications will be distributed shortly thereafter. Enclosed is the renewal memorandum provided by the Underwriting Team which contains commentary on the market and provides an outline of what is needed.

- **2026 Meeting Schedule** – The next Commission meeting is scheduled for Monday, September 28, 2026 at 1:30 PM.

RESOLUTION NO. 32-26

MERCER COUNTY INSURANCE FUND COMMISSION

CERTIFYING THE APPOINTMENT OF INSURANCE FUND COMMISSIONER

WHEREAS, the MERCER COUNTY INSURANCE FUND COMMISSION (hereinafter "MCIFC") is duly constituted as an Insurance Fund Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

BE IT RESOLVED by the MERCER COUNTY INSURANCE FUND COMMISSION that the following person be appointed as an Insurance Fund Commissioner:

Farah Fioravanti Commissioner

BE IT FURTHER RESOLVED that the Insurance Fund Commissioner shall serve through the 2027 reorganization of the Commission and until their successors shall be appointed and qualified

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on July 27, 2026.

CHRISTOPHER R. MARION, CHAIR **DATE**

ATTEST:

ALEJANDRA M. SILVA **DATE**

RESOLUTION NO. 33-26

MERCER COUNTY INSURANCE FUND COMMISSION
AUTHORIZING THE SERVICES OF
POLICY FIND

WHEREAS, the MERCER COUNTY INSURANCE FUND COMMISSION (hereinafter "MCIFC") is duly constituted as an Insurance Fund Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Commissioners of the MCIFC have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the MCIFC has a need for Insurance Archaeology services with an objective to identify, locate, and retrieve evidence of General Liability Insurance issued to Mercer County prior to the formation of the MCIFC; and

WHEREAS, Policy Find has submitted a March 6, 2026 proposal for Insurance Archaeology services for the MCIFC in an amount not to exceed $11,700; a true copy of the proposal is attached hereto as **Exhibit A**.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Mercer County Insurance Fund Commission that the Commission agrees to authorize the services of Policy Find pursuant to the terms and conditions outlined within the proposal.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on July 27, 2026.

______________________________________ ______________

CHRISTOPHER R. MARION, CHAIR **DATE**

ATTEST:

______________________________________ ______________

ALEJANDRA M. SILVA **DATE**

<u>EXHIBIT A</u>

Policy Find Proposal

March 6, 2026

Paul R. Adezio, Esq.
Mercer County Counsel
McDade Administration Building
640 S. Broad Street – P.O. Box 8068
Trenton, NJ 08650-0068
via email: *padezio@mercercounty.org*

Re: Proposal for Confidential and Attorney-Client Privileged Insurance Archaeology Investigation

Mr. Adezio:

PolicyFind is pleased to present this proposal for Confidential and Attorney-Client Privileged Insurance Archaeology Investigation with the objective to identify, locate, and retrieve evidence of General Liability insurance issued to Mercer County ("the County") in 1986 and 1987 and in the mid-1990s (dates to be confirmed).

SCOPE OF WORK

Insurance Archaeology Consultation and Investigation: Upon receipt of the executed agreement, PolicyFind will review research efforts undertaken prior to our engagement and will gather potentially pertinent information for the investigation to identify internal and potential external sources of records. During this initial phase, PolicyFind will review insurance-related and non-insurance-related information provided by the County and will request to review specific documentation to establish a baseline of information.

PolicyFind shall perform proprietary activities designed to locate evidence of General Liability insurance issued to the County spanning from 1986 and 1987 and in the mid-1990s (dates to be confirmed). PolicyFind's activities may include but are not limited to reviewing existing records and identifying and making insurance-related information requests from priority sources of information (financial, legal, contractual, and/or additional insureds).

PolicyFind will work to identify and contact past business associates, brokers and/or agents, key personnel, and stakeholders of the County, and conduct research within public and private repositories to acquire insurance-related information and/or historical data to advance its investigatory objectives.

PolicyFind will share progress updates with the County throughout the project and will detail our efforts to the tenth of an hour within our monthly invoices.

SCHEDULE

It is anticipated that from the time of your authorization, Attorney-Client Privileged Insurance Archaeology Consultation and Investigation will be completed within approximately 90 days.

COMPENSATION

In consideration of the above Scope of Work, the Client hereby agrees to the following:
The cost for Insurance Archaeology is based on a time-and-materials fee estimate up to and not to exceed $11,700 in accordance with PolicyFind's Specific Fee Schedule. Any extension of or amendment to the stated budget must be presented to the County and approved by the County in writing.

Time-and-materials will be billed on a monthly basis and will be due and owing within 30 days of the invoice date. Invoices must be paid within 60 days for work on the project to proceed. Travel and other non-labor related expenses will be included on these invoices; however, they must be pre-authorized in writing to be payable. PolicyFind will charge an 18% handling fee for expenses incurred for the Client; however, they must be pre-authorized in writing to be payable.

DEFAULT

Any invoice not paid within the net terms, will be charged a 1.5% monthly finance charge. Any invoice not paid within ninety (90) days will be considered In Default and subject to collection. Any account in Default will be held responsible for all collection fees and reasonable attorney's fees in connection with attempts to collect any balance due and owed.

CONFIDENTIAL INFORMATION

PolicyFind acknowledges that it is being retained by the County for purposes of providing it with evidence of insurance in anticipation of litigation or negotiation involving an insurance claim. Accordingly, all information and communications (other than that available from public sources) that PolicyFind obtains or receives during this project, including all written or oral communications and reports, shall be deemed privileged and confidential and subject to the attorney-client privilege, work product protection, and other applicable privileges.

PolicyFind explicitly agrees that all Confidential Information shall be treated as privileged and confidential, maintained in strictest confidence, and not revealed to any persons other than the County and its counsel. The term "Confidential Information" refers to all information or data disclosed to or learned, developed, or obtained by PolicyFind or its employees, subcontractors, or agents (if any) during this engagement, whether orally, in writing, by observation, or in the form of drawings, photographs, or other media, except such information that is submitted in final form to any government agency.

LIMITATIONS
PolicyFind will make all reasonable attempts to secure obtainable, publicly available information regarding this project. No other warranty is given or implied and no guarantees are made regarding what information will be discovered through our research. It is possible that no insurance documents may be available at this time and/or information regarding these insurance coverage documents may not be obtainable through means incorporated by PolicyFind.

All work will be performed as described in the Scope of Work and Compensation sections. We anticipate beginning the work activities outlined in this proposal within approximately one (1) week of receiving signed authorization and completing the work activities as stated for each Task, above. If additional work is required beyond the scope outlined in this proposal, the time frame to complete all work activities may change.

Thank you for the opportunity to present this proposal. PolicyFind is uniquely qualified to undertake this assignment and provide you with exceptional service. If our proposal is satisfactory, please execute and return via email to kdrake@policyfind.com. If you wish to discuss any aspect of this proposal, please contact me at (317) 997-5796.

AUTHORIZATION

I have read the attached Proposal for Confidential and Attorney-Client Privileged Insurance Archaeology Services dated March 6, 2026, including the Scope of Work, Compensation and Limitations sections, as presented by PolicyFind. By signing below, I authorize PolicyFind to proceed under the Scope of Work as described herein. I understand that PolicyFind will conduct this work without warranty, either expressed or implied, and that no such warranty is in consideration under this agreement. Any changes to this agreement must be mutually acceptable to both parties and agreed to in writing.

PolicyFind

Kristen Drake

Date: March 6 2026

Printed: Kristen Drake, President

Client

By:

Date:

Printed:

Title:

Mercer County Insurance Comm.

From 6/1/2026 To 7/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Economic Development I - Mercer County Improvement Authority	Authority PO Box 990 Trenton, NJ 08625		6/3/2026 #6488976	GL AU EX WC OTH
H - New Jersey Economic Development I - Mercer County Improvement Authority	Authority PO Box 990 Trenton, NJ 08625		6/3/2026 #6489031	GL AU EX WC OTH
H - NJ Transit, Local I - County of Mercer	Programs/Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: Rented/Leased Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 16-1800 1FDFE4FS1GDC56772 2016 FORD ELKHART ECII (E450) $57,557.00 16-1897 1FDEE3FSOHDC61923 2017 FORD E450 $54,081.00 16-1924 1FDFE4FS2HDC65966 2017 FORD E450 $58,297.00 16-1755 1FDEE3FS9HDC47910 2017 FORD E450 $53,222.00 16-1923 1FDFE4FS1HDC61939 2018 FORD E450 $58,298.00 16-1925 1FDFE4FS4HDC65967 2018 FORD E450 $58,297.00 16-1997 1FDFE4FS1JDC37260 2019 FORD E450 $56,550.00 FX-2132 1FDFE4FN8RDD37846 2024 FORD CHAMPION CHALLENGER $129,950.00 FX-2133 1FDFE4FN0RDD37839 2024 FORD CHAMPION CHALLENGER $129,950.00 FX-2134 1FDFE4FN9RDD37872 2024 FORD CHAMPION CHALLENGER $129,650.00 FX-2135 1FDFE4FN4RDD37844 2024 FORD CHAMPION CHALLENGER $129,650.00 FX-2136 1FDFE4FNXRDD38951 2024 FORD CHAMPION CHALLENGER $129,650.00 FX-2137 1FDFE4FN1RDD39180 2024 FORD CHAMPION CHALLENGER $129,650.00 FX-2138 1FDFE4FN3RDD38936 2024 FORD CHAMPION CHALLENGER $129,650.00 FX-2139 1FDFE4FNXRDD39176 2024 FORD CHAMPION CHALLENGER $129,650.00 FX-2226 1FDFE4FN8RDD43274 2024 Ford Champion Challenger $134,820.00 FX-2167 1FDFE4FN7SDD39844 2025 SPC - Startrans (Supreme Corporation) $129,736.66 FX-2168 1FDFE4FN6SDD39892 2025 SPC - Startrans (Supreme Corporation) $129,736.66 FX-2185 1FDFE4FN9SDD40826 2025 Startrans Candidate II $128,448.78	6/18/2026 #6511916	GL AU EX WC OTH

Mercer County Insurance Comm.

From 6/1/2026 To 7/1/2026

Certificate of Insurance Monthly Report

H - Hopewell Township I - County of Mercer	201 Washington Crossing-Pennington Road Titusville, NJ 08560	RE: use of the range The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to MOA for the use of the range by the Sheriffs Department.	6/29/2026 #6555639	GL AU EX WC OTH
Total # of Holders: 4				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: June 26, 2026

Memo to: Commissioners
Mercer County Insurance Fund Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). Closed session was not needed for additional claim review; however, the Fund entered closed session to discuss potential litigation.

December 31, 2025 Audit: Fund Auditor prepared a final financial audit and provided a high-level overview reporting the Fund's Total Net Position as of year-end was \$18.8 million. Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution approving the year-end financials. As per the regulations, the fund office will submit the year-end reports and supporting documentation with the state regulatory agency by June 30th.

Property Appraisal Reimbursement Cap: The NJCE has reimbursed NJCE members over the past two years appraising locations valued at \$1,000,000 and greater and locations valued at \$500,000. The Board agreed to cap the reimbursement to \$20,000 in 2024 and 2025. The Board of Fund Commissioners accepted a recommendation to maintain the capped reimbursement at \$20,000 per member for property appraisals completed in 2026.

NJCE Safety Committee: The Safety Committee met on Monday, June 8th at 10am and minutes of the meeting were submitted for information. Committee is scheduled to meet next on Monday, September 14th at 10am via Zoom.

NJCE Finance Sub Committee: The Finance Sub Committee met on June 17th; submitted for information were the minutes of the meeting.

Finance Sub Committee made the following recommendations, which have been underlined for reference:

Excess Pollution Liability Quote: Underwriting Manager reported that they secured an excess and drop in coverage quote from Berkley (Admiral) amending the odor exclusion in the JIFs underlying Allied World Assurance Company's (AWACs) pollution policy to include coverage for Odor/Atmospheric Migration for 11- member entity locations. Locations were initially identified by the Underwriting Manager out of Origami to obtain a quote.

Finance Sub Committee had reviewed two quote options: (Option #1) \$10m with a \$5m retention for Odor/Atmospheric Migration with an annualized premium of \$294,000 and (Option #2) \$15m with a \$5m retention for Odor/Atmospheric Migration with an annualized premium of \$370,000. Board of Commissioners agreed with the Committee recommendation that members be made aware of this excess coverage for applicable landfills, transfer stations and wastewater sites. The Board of Fund Commissioners agreed with the coverage recommendation and suggested a special meeting be scheduled in July to review the proposed premiums. The Underwriting Manager will continue to work with the Fund office on verification of member locations and to determine loss funding.

Professional Services:

Property Risk Engineering: The Committee reported it reviewed two property risk engineering proposals from Chubb and Zurich given the NJCE's uptick in property losses in the first quarter, largely due to potential maintenance issues. Underwriting Manager summarized the scope of work, deliverables and benefits of a property risk engineering program noting this initiative could be completed over multiple years. Each member's largest location was initially identified by the Underwriting Manager out of Origami to obtain the proposals. Board of Commissioners agreed with the Committee recommendation to implement the program over a multi-year period and suggested each member identify three of their preferred locations for inspection.

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent NJCE in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. Finance Sub Committee formed an Ad Hoc Committee consisting of Commissioner Kessler, Commissioner Shea and Fund Attorney to draft a scope of services for consideration by the Board. Commissioner Buono volunteered to serve as well. The Fund office will work with the Fund Attorney and Fund Qualified Purchasing Agent (QPA) to obtain quotes for services. *This was provided for information only; no action at this time.*

Conflict Attorney: Fund Office and Fund Attorney recommend the NJCE procure a conflict attorney to opine on a potential conflict for an active Atlantic County Utility Authority environmental claim involving Cozen O'Connor. The firm which is the plaintiff attorney in that claim also provides certain environmental services to other NJCE member counties. Committee recommended inquiring with the Board of Fund Commissioners for firms. The Board of Fund Commissioners agreed to submit firms to the Fund office.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expires June 2026. The Fund's cyber liability insurers view the NJCE's contractual relationship with the Chertoff Group as beneficial. Committee recommended the Fund continue contracting for these services.

Underwriting Manager is finalizing a renewal proposal with The Chertoff Group to include an updated scope of services and project deliverables. Upon receipt of the finalized renewal proposal and applicable pay to play forms, Fund Office will distribute the proposal to the Board of Fund Commissioners.

Cyber Claims: It was reported that when cyber incidents occur, it requires expedient response via engagement for such vendors. It was also reported that municipalities affiliated with the NJ Cyber Fund have experienced difficulties complying with local public contract laws and/or organizing their council quickly enough to rapidly engage contracts with cyber legal and forensic vendors. Recognizing this challenge, the Cyber JIF found a solution specific to the cyber legal counsel through a Master Service Agreement with the Breach Counsel. Finance Sub Committee reviewed a final draft agreement adopted by the NJ Cyber Fund and recommended that the Fund Office and Underwriting Manager pursue a similar agreement with its Breach Counsel. The Board of Fund Commissioners agreed with the recommendation.

Legacy claims – Finances: The establishment of a NJ Excess Residual Legacy Account and a Closed Years Account was approved by the Board of Fund Commissioners at the April meeting. The accounts will be established following the approval of the 12/31/2025 audit and this change will be reflected in the June or July Financial Fast Track. *This was provided for information only; no action at this time.*

Funding for property claims adjusting: In April, the Board accepted the Fund Office's recommendation on the approach to eliminating duplication in claims with respect to financial reporting. The Fund will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. PERMA Claims has met with leadership from the local TPA's and prepared them to begin issuing payments within the local SIR as of July 1, 2026. *This was provided for information only; no action at this time.*

Tracking Reports: Submitted for information was the Financial Fast Track as of March 31, 2026 reflecting a statutory surplus of $18.5 million. Also submitted was the Expected Loss Ratio as of March 31, 2026.

Regulatory Compliance Checklist as of 6/24/26: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: The 16th Annual Educational Seminar was held over two sessions on April 24th (201 participants) and May 1st (180 participants). At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Managers, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official have been issued. DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2027 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a preliminary budget at the October meeting.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents were emailed to each respective County on May 5th.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2027 Renewal have begun and would provide an update (if any) at the next meeting on the renewal process.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from April to July 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of May 2026.

Next Meeting: The next regularly scheduled meeting is Friday September 18, 2026 at 9:30AM virtually.

Date: Effective as of July 1, 2026
Subject: Submission of new property damage claims

To ensure the timely processing of property claims, all insureds and their authorized representatives are advised to submit new property claims directly to their local Third-Party Administrator (TPA).

- INSERVCO
- insvnj@pnat.com

When reporting a new claim, please:

- write "NEW CLAIM – MERCER COUNTY COMMISSION – INSERT MEMBER NAME" in the email subject line
- include the insured's name, contact information, date/location of loss, description of damage (s) or circumstances of the loss as well as any supporting documentation, photographs, or estimates available at the time of submission

The local TPA will submit the claim to Vanguard for adjustment and subsequently issue all payments within the primary SIR (less deductible) as directed. Once the SIR has been met, Vanguard will take over issuance of payments.

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

Date: July 9, 2026
Subject: Subrogation reminder

New Jersey law allows insurance carriers to settle subrogation claims in the order that they're received. Due to this provision, failure to report claims timely can result in reduced subrogation recovery outcomes.

Furthermore, if the adverse party is considered a public entity, the notice of claim must be submitted to their carrier within 90 days for consideration.

To preserve New Jersey Counties Excess Joint Insurance Fund's (NJCE JIF) subrogation rights and maximize recovery potential, all claims must be reported to your local Third-Party Administrator (TPA) immediately upon discovery.

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF April 30, 2026					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**790,226**	**3,160,904**	**91,771,465**	**94,932,369**
2.	**CLAIM EXPENSES**				
	Paid Claims	441,485	1,394,472	31,918,430	33,312,902
	Case Reserves	250,847	842,277	6,279,583	7,121,859
	IBNR	(145,745)	(44,845)	2,620,598	2,575,753
	Excess Insurance Recoverable	0	(4,946)	(400,498)	(405,444)
	Discounted Claim Value	(9,805)	(39,082)	(181,647)	(220,728)
	TOTAL CLAIMS	**536,781**	**2,147,876**	**40,236,466**	**42,384,342**
3.	**EXPENSES**				
	Excess Premiums	359,730	1,438,919	34,746,196	36,185,114
	Administrative	70,694	317,263	7,082,428	7,399,691
	TOTAL EXPENSES	**430,424**	**1,756,182**	**41,828,624**	**43,584,805**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(176,979)**	**(743,154)**	**9,706,375**	**8,963,221**
5.	**INVESTMENT INCOME**	0	0	0	0
6.	**PROFIT (4 + 5)**	**(176,979)**	**(743,154)**	**9,706,375**	**8,963,221**
7.	**CEL APPROPRIATION CANCELLATION**	0	0	0	0
8.	**DIVIDEND INCOME**	0	0	397,088	397,088
9.	**DIVIDEND EXPENSE**	0	(500,000)	(4,986,519)	(5,486,519)
10.	**SURPLUS TRANSFER**	0	0	0	0
11.	**INVESTMENT IN JOINT VENTURE**	0	0	1,838,338	1,838,338
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**	**(176,979)**	**(1,243,154)**	**6,955,282**	**5,712,128**
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	0	4,439	563,467	567,906
	2015	0	506	750,603	751,110
	2016	0	19,290	939,213	958,502
	2017	0	(248,809)	2,434,539	2,185,730
	2018	0	(266,854)	1,923,913	1,657,059
	2019	0	4,825	1,681,700	1,686,526
	2020	0	(23,726)	378,969	355,243
	2021	(0)	(408)	25,677	25,269
	2022	(0)	(1,189)	(1,090,346)	(1,091,534)
	2023	(0)	5,285	(328,090)	(322,806)
	2024	11,363	83,923	(660,254)	(576,331)
	2025	0	(630,806)	335,891	(294,915)
	2026	(188,342)	(189,630)		(189,630)
TOTAL SURPLUS (DEFICITS)		**(176,979)**	**(1,243,154)**	**6,955,283**	**5,712,129**
TOTAL CASH					**12,818,964**

MERCER COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF April 30, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2014				
Paid Claims	0	0	2,223,916	2,223,916
Case Reserves	0	0	137,418	137,418
IBNR	0	(3,000)	17,500	14,500
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(1,439)	(855)	(2,294)
TOTAL FY 2014 CLAIMS	**0**	**(4,439)**	**2,377,979**	**2,373,540**
FUND YEAR 2015				
Paid Claims	0	0	2,733,081	2,733,081
Case Reserves	0	0	(1)	(1)
IBNR	0	(500)	2,500	2,000
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(6)	(25)	(31)
TOTAL FY 2015 CLAIMS	**0**	**(506)**	**2,735,556**	**2,735,049**
FUND YEAR 2016				
Paid Claims	150	135,256	3,354,342	3,489,597
Case Reserves	(150)	(144,144)	364,981	220,837
IBNR	0	(10,694)	28,885	18,191
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	293	(5,011)	(4,718)
TOTAL FY 2016 CLAIMS	**0**	**(19,290)**	**3,743,197**	**3,723,908**
FUND YEAR 2017				
Paid Claims	17,864	20,476	2,549,291	2,569,767
Case Reserves	(22,406)	(25,017)	46,948	21,931
IBNR	4,542	3,542	22,110	25,652
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(191)	(1,194)	(1,385)
TOTAL FY 2017 CLAIMS	**0**	**(1,191)**	**2,617,155**	**2,615,964**
FUND YEAR 2018				
Paid Claims	1,140	21,938	2,895,487	2,917,425
Case Reserves	(10,156)	(11,953)	25,201	13,248
IBNR	9,016	6,958	5,572	12,530
Excess Insurance Recoverable	0	0	(986)	(986)
Discounted Claim Value	0	(88)	(499)	(588)
TOTAL FY 2018 CLAIMS	**0**	**16,854**	**2,924,775**	**2,941,629**
FUND YEAR 2019				
Paid Claims	232	564	2,924,604	2,925,168
Case Reserves	(232)	(564)	98,729	98,165
IBNR	0	(4,329)	21,962	17,633
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(496)	(2,052)	(2,548)
TOTAL FY 2019 CLAIMS	**0**	**(4,825)**	**3,043,244**	**3,038,419**

MERCER COUNTY INSURANCE COMMISSION
FINANCIAL FAST TRACK REPORT
AS OF April 30, 2026
ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2020				
Paid Claims	2,687	15,479	3,268,051	3,283,530
Case Reserves	5,255	29,341	317,176	346,517
IBNR	(7,942)	(14,401)	37,578	23,177
Excess Insurance Recoverable	0	(4,946)	(399,512)	(404,458)
Discounted Claim Value	0	(1,746)	(5,478)	(7,224)
TOTAL FY 2020 CLAIMS	**0**	**23,726**	**3,217,816**	**3,241,542**
FUND YEAR 2021				
Paid Claims	36,491	43,710	2,542,225	2,585,935
Case Reserves	126,779	139,917	399,928	539,846
IBNR	(163,270)	(182,266)	182,215	(52)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(952)	(10,146)	(11,098)
TOTAL FY 2021 CLAIMS	**0**	**408**	**3,114,223**	**3,114,631**
FUND YEAR 2022				
Paid Claims	8,711	176,920	3,264,719	3,441,639
Case Reserves	11,390	(135,622)	967,633	832,011
IBNR	(20,101)	(42,029)	233,764	191,735
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,920	(22,871)	(20,951)
TOTAL FY 2022 CLAIMS	**0**	**1,189**	**4,443,245**	**4,444,434**
FUND YEAR 2023				
Paid Claims	110,683	179,151	1,955,769	2,134,920
Case Reserves	(19,062)	(55,574)	879,779	824,205
IBNR	(91,621)	(129,263)	501,249	371,986
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	402	(29,624)	(29,223)
TOTAL FY 2023 CLAIMS	**0**	**(5,285)**	**3,307,173**	**3,301,889**
FUND YEAR 2024				
Paid Claims	122,362	215,541	2,446,789	2,662,330
Case Reserves	(109,577)	(240,084)	1,582,199	1,342,116
IBNR	(12,786)	(49,791)	428,405	378,614
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,774	(43,483)	(41,709)
TOTAL FY 2024 CLAIMS	**0**	**(72,560)**	**4,413,911**	**4,341,351**
FUND YEAR 2025				
Paid Claims	107,828	496,886	1,760,154	2,257,040
Case Reserves	(193,830)	282,441	1,459,591	1,742,032
IBNR	86,002	(142,965)	1,138,856	995,891
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(5,555)	(60,410)	(65,965)
TOTAL FY 2025 CLAIMS	**0**	**630,806**	**4,298,192**	**4,928,998**
FUND YEAR 2026				
Paid Claims	33,337	88,554		88,554
Case Reserves	462,834	1,003,535		1,003,535
IBNR	50,416	523,894		523,894
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(9,805)	(32,995)		(32,995)
TOTAL FY 2026 CLAIMS	**536,781**	**1,582,989**	**0**	**1,582,989**
COMBINED TOTAL CLAIMS	**536,781**	**2,147,876**	**40,236,466**	**42,384,342**

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.

Mercer County Insurance Commission

CLAIM ACTIVITY REPORT

April 30, 2026

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	0	0	0	0	0	0	0	3	15	5	23
April-26	0	0	0	0	0	0	0	0	0	0	2	12	6	20
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	-3	1	-3
Limited Reserves														**$10,628**
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,700	$82,115	$95,500	$180,315
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,700	$13,100	$196,750	$212,550
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($69,015)	$101,250	$32,235
Ltd Incurred	$19,066	$1,802	$99	$75,405	$75,275	$19,053	$260,367	$140	$593,304	$483,373	$224,128	$294,334	$196,750	$2,243,096

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	1	0	1	1	1	1	0	6	6	10	12	22	5	66
April-26	1	0	1	1	1	1	0	6	6	10	14	19	4	64
NET CHGE	0	0	0	0	0	0	0	0	0	0	2	-3	-1	-2
Limited Reserves														**$15,502**
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$137,418	$0	$98,775	$0	$5,000	$7,500	$0	$31,324	$211,550	$83,177	$51,600	$35,500	$5,000	$666,843
April-26	$137,418	$0	$98,775	$0	$5,000	$7,500	$0	$273,824	$226,215	$136,677	$62,714	$40,500	$3,500	$992,122
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$242,500	$14,665	$53,500	$11,114	$5,000	($1,500)	$325,279
Ltd Incurred	$235,677	$113,410	$359,591	$95,318	$275,046	$42,308	$139,897	$447,563	$299,646	$152,130	$75,824	$41,386	$3,500	$2,281,295

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	0	0	0	0	0	0	3	3	2	5	13
April-26	0	0	0	0	0	0	0	0	0	3	3	1	4	11
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-1	-2
Limited Reserves														**$3,582**
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$13,255	$46,566	$3,500	$3,400	$66,721
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$11,370	$21,736	$2,500	$3,800	$39,406
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	($1,885)	($24,830)	($1,000)	$400	($27,315)
Ltd Incurred	$10,891	$6,969	$268,228	$39,591	$12,153	$28,923	$252,336	$4,924	$49,169	$62,659	$45,212	$17,216	$4,272	$802,542

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	4	4	2	2	11	9	17	16	23	37	24	149
April-26	0	0	4	3	1	2	11	8	17	18	24	31	30	149
NET CHGE	0	0	0	-1	-1	0	0	-1	0	2	1	-6	6	0
Limited Reserves														**$42,109**
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$122,212	$44,336	$18,403	$90,897	$706,451	$381,742	$610,027	$754,035	$1,353,526	$1,814,563	$436,417	$6,332,610
April-26	$0	$0	$122,062	$21,930	$8,248	$90,665	$742,924	$266,021	$605,796	$676,158	$1,254,966	$1,685,932	$799,485	$6,274,188
NET CHGE	$0	$0	($150)	($22,406)	($10,156)	($232)	$36,474	($115,721)	($4,231)	($77,877)	($98,560)	($128,631)	$363,068	($58,421)
Ltd Incurred	$2,099,253	$2,610,900	$3,082,515	$2,381,339	$2,571,549	$2,933,049	$3,028,816	$2,673,154	$3,331,531	$2,303,874	$3,665,713	$3,627,919	$887,637	$35,197,250

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	1	0	5	5	3	3	11	15	23	29	41	76	39	251
April-26	1	0	5	4	2	3	11	14	23	31	43	63	44	244
NET CHGE	0	0	0	-1	-1	0	0	-1	0	2	2	-13	5	-7
Limited Reserves														**$30,813**
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$137,418	$0	$220,987	$44,336	$23,403	$98,397	$706,451	$413,066	$821,577	$850,467	$1,454,392	$1,935,678	$540,317	$7,246,489
April-26	$137,418	$0	$220,837	$21,930	$13,248	$98,165	$742,924	$539,845	$832,010	$824,205	$1,342,116	$1,742,032	$1,003,535	$7,518,266
NET CHGE	$0	$0	($150)	($22,406)	($10,156)	($232)	$36,474	$126,779	$10,433	($26,262)	($112,277)	($193,646)	$463,218	$271,778
Ltd Incurred	$2,364,887	$2,733,081	$3,710,433	$2,591,653	$2,934,024	$3,023,333	$3,681,416	$3,125,780	$4,273,650	$3,002,035	$4,010,877	$3,980,855	$1,092,160	$40,524,183

22-Jul-26

Mercer County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF April 30, 2026

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		40		Last Month		39		Last Year		28	
2023	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	145,000	483,373	483,373	333.36%	100.00%	483,373	483,373	333.36%	100.00%	498,878	498,878	344.05%	100.00%
GEN LIABILITY	206,000	152,130	152,130	73.85%	92.48%	98,630	98,630	47.88%	91.95%	33,182	33,182	16.11%	83.56%
POL/EPL	58,996	0	0	0.00%	92.48%	0	0	0.00%	91.95%	0	0	0.00%	83.56%
AUTO LIABILITY	133,000	62,659	62,659	47.11%	89.30%	62,984	62,984	47.36%	88.81%	56,985	56,985	42.85%	81.06%
WORKER'S COMP	2,719,000	2,303,874	2,303,874	84.73%	98.70%	2,270,646	2,270,646	83.51%	98.57%	1,978,352	1,978,352	72.76%	95.79%
TOTAL ALL LINES	3,261,996	3,002,035	3,002,035	92.03%	97.87%	2,915,633	2,915,633	89.38%	97.70%	2,567,397	2,567,397	78.71%	94.39%
NET PAYOUT %	$2,177,830			**66.76%**									

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Current		28		Last Month		27		Last Year		16	
2024	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	148,000	224,128	224,128	151.44%	100.00%	229,128	229,128	154.82%	100.00%	302,432	302,432	204.35%	96.65%
GEN LIABILITY	184,000	75,824	75,824	41.21%	83.56%	64,324	64,324	34.96%	82.70%	20,729	20,729	11.27%	67.85%
POL/EPL	58,000	0	0	0.00%	83.56%	0	0	0.00%	82.70%	0	0	0.00%	67.85%
AUTO LIABILITY	115,000	45,212	45,212	39.31%	81.06%	67,712	67,712	58.88%	80.03%	25,012	25,012	21.75%	62.03%
WORKER'S COMP	2,930,000	3,665,713	3,665,713	125.11%	95.79%	3,641,021	3,641,021	124.27%	95.33%	3,765,619	3,765,619	128.52%	81.73%
TOTAL ALL LINES	3,435,000	4,010,877	4,010,877	116.76%	94.62%	4,002,185	4,002,185	116.51%	94.13%	4,113,792	4,113,792	119.76%	80.73%
NET PAYOUT %	$2,668,761			**77.69%**									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Current		16		Last Month		15		Last Year		4	
2025	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	277,084	294,334	294,334	106.23%	96.65%	364,593	364,593	131.58%	96.43%	15,780	15,780	5.70%	30.00%
GEN LIABILITY	212,000	41,386	41,386	19.52%	67.85%	36,386	36,386	17.16%	66.07%	5,500	5,500	2.59%	10.00%
POL/EPL	58,000	0	0	0.00%	67.85%	0	0	0.00%	66.07%	0	0	0.00%	10.00%
AUTO LIABILITY	129,000	17,216	17,216	13.35%	62.03%	18,216	18,216	14.12%	59.58%	0	0	0.00%	10.00%
WORKER'S COMP	3,389,000	3,627,919	3,627,919	107.05%	81.73%	3,652,602	3,652,602	107.78%	78.67%	1,120,220	1,120,220	33.05%	6.00%
TOTAL ALL LINES	4,065,084	3,980,855	3,980,855	97.93%	81.20%	4,071,797	4,071,797	100.17%	78.43%	1,141,500	1,141,500	28.08%	8.03%
NET PAYOUT %	$2,238,823			**55.07%**									

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

		Current		4		Last Month		3		Last Year		-8	
2026	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	337,000	196,750	196,750	58.38%	30.00%	95,500	95,500	28.34%	23.00%			N/A	N/A
GEN LIABILITY	253,000	3,500	3,500	1.38%	10.00%	5,000	5,000	1.98%	6.00%			N/A	N/A
POL/EPL	59,000	0	0	0.00%	10.00%	0	0	0.00%	6.00%	0	0	N/A	N/A
AUTO LIABILITY	130,000	4,272	4,272	3.29%	10.00%	3,400	3,400	2.62%	6.00%			N/A	N/A
WORKER'S COMP	3,490,000	887,637	887,637	25.43%	6.00%	489,236	489,236	14.02%	3.00%			N/A	N/A
TOTAL ALL LINES	4,269,000	1,092,160	1,092,160	25.58%	8.31%	593,136	593,136	13.89%	4.89%	0	0	N/A	N/A
NET PAYOUT %	$88,624			**2.08%**									

Mercer County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF April 30, 2026

CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		88		Last Month		87		Last Year		76	
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	75,000	19,053	19,053	25.40%	100.00%	19,053	19,053	25.40%	100.00%	19,053	19,053	25.40%	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%	0	0	0.00%	96.50%	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%	2,950,238	2,950,238	71.24%	100.00%
TOTAL ALL LINES	4,508,000	3,023,333	3,023,333	67.07%	99.79%	3,023,333	3,023,333	67.07%	99.79%	3,030,092	3,030,092	67.22%	99.79%
NET PAYOUT %	$2,925,168			**64.89%**									

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		76		Last Month		75		Last Year		64	
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	132,813	260,367	260,367	196.04%	100.00%	260,367	260,367	196.04%	100.00%	260,367	260,367	196.04%	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	0	0	0	0.00%	96.50%	0	0	0.00%	96.50%	0	0	0.00%	97.12%
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%	96.92%
WORKER'S COMP	3,069,000	3,028,816	3,028,816	98.69%	100.00%	2,989,656	2,989,656	97.41%	100.00%	3,339,397	3,339,397	108.81%	99.96%
TOTAL ALL LINES	3,466,813	3,681,416	3,681,416	106.19%	99.75%	3,642,256	3,642,256	105.06%	99.75%	3,991,365	3,991,365	115.13%	99.74%
NET PAYOUT %	$2,938,492			**84.76%**									

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		64		Last Month		63		Last Year		52	
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	108,000	140	140	0.13%	100.00%	140	140	0.13%	100.00%	140	140	0.13%	100.00%
GEN LIABILITY	134,000	447,563	447,563	334.00%	97.12%	205,063	205,063	153.03%	97.13%	175,807	175,807	131.20%	96.51%
POL/EPL	0	0	0	0.00%	97.12%	0	0	0.00%	97.13%	0	0	0.00%	96.51%
AUTO LIABILITY	104,000	4,924	4,924	4.73%	96.92%	4,924	4,924	4.73%	96.77%	5,987	5,987	5.76%	93.94%
WORKER'S COMP	2,765,000	2,673,154	2,673,154	96.68%	99.96%	2,752,383	2,752,383	99.54%	99.95%	2,730,575	2,730,575	98.75%	99.62%
TOTAL ALL LINES	3,111,000	3,125,780	3,125,780	100.48%	99.74%	2,962,510	2,962,510	95.23%	99.72%	2,912,509	2,912,509	93.62%	99.31%
NET PAYOUT %	$2,585,935			**83.12%**									

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		52		Last Month		51		Last Year		40	
		Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	125,000	593,304	593,304	474.64%	100.00%	593,304	593,304	474.64%	100.00%	592,882	592,882	474.31%	100.00%
GEN LIABILITY	156,000	299,646	299,646	192.08%	96.51%	282,501	282,501	181.09%	96.38%	41,110	41,110	26.35%	92.48%
POL/EPL	57,557	0	0	0.00%	96.51%	0	0	0.00%	96.38%	0	0	0.00%	92.48%
AUTO LIABILITY	114,000	49,169	49,169	43.13%	93.94%	49,169	49,169	43.13%	93.62%	49,169	49,169	43.13%	89.30%
WORKER'S COMP	2,806,000	3,331,531	3,331,531	118.73%	99.62%	3,329,531	3,329,531	118.66%	99.57%	3,363,743	3,363,743	119.88%	98.70%
TOTAL ALL LINES	3,258,557	4,273,650	4,273,650	131.15%	99.23%	4,254,505	4,254,505	130.56%	99.17%	4,046,904	4,046,904	124.19%	98.01%
NET PAYOUT %	$3,441,639			**105.62%**									

Mercer County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF April 30, 2026

CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

		Current		148		Last Month		147		Last Year		136	
2014	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	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%	2,218,443	2,218,443	47.51%	99.82%
NET PAYOUT %	$2,227,468			**47.70%**									

CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

		Current		136		Last Month		135		Last Year		124	
2015	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	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%	2,701,350	2,701,350	56.07%	99.80%
NET PAYOUT %	$2,733,081			**56.72%**									

CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

		Current		124		Last Month		123		Last Year		112	
2016	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	80,948	99	99	0.12%	100.00%	99	99	0.12%	100.00%	99	99	0.12%	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	3,082,515	3,082,515	66.77%	100.00%	3,082,515	3,082,515	66.77%	100.00%	3,058,284	3,058,284	66.24%	100.00%
TOTAL ALL LINES	4,985,068	3,710,433	3,710,433	74.43%	99.81%	3,710,433	3,710,433	74.43%	99.81%	3,336,202	3,336,202	66.92%	99.81%
NET PAYOUT %	$3,489,597			**70.00%**									

CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

		Current		112		Last Month		111		Last Year		100	
2017	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	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	2,381,339	2,381,339	50.57%	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	2,591,653	2,591,653	50.97%	99.81%	2,596,195	2,596,195	51.06%	99.81%	2,614,992	2,614,992	51.43%	99.81%
NET PAYOUT %	$2,569,723			**50.54%**									

CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

		Current		100		Last Month		99		Last Year		88	
2018	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	31-Mar-26	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED
PROPERTY	74,417	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%
GEN LIABILITY	157,000	275,046	275,046	175.19%	96.50%	275,046	275,046	175.19%	96.50%	250,046	250,046	159.26%	96.50%
POL/EPL	0												
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	2,571,549	2,571,549	57.72%	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	2,934,024	2,934,024	60.90%	99.80%	2,943,039	2,943,039	61.09%	99.80%	2,925,606	2,925,606	60.73%	99.80%
NET PAYOUT %	$2,920,776			**60.63%**									

Mercer County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF April 30, 2026

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current Unlimited Incurred	Limited Incurred	40 Actual 30-Apr-26	MONTH TARGETED	Last Month Unlimited Incurred	Limited Incurred	39 Actual 31-Mar-26	MONTH TARGETED	Last Year Unlimited Incurred	Limited Incurred	28 Actual 31-Mar-25	MONTH TARGETED
PROPERTY	145,000	483,373	483,373	333.36%	100.00%	483,373	483,373	333.36%	100.00%	498,878	498,878	344.05%	100.00%
WORKER'S COMP	2,719,000	2,303,874	2,303,874	84.73%	98.70%	2,270,646	2,270,646	83.51%	98.57%	1,978,352	1,978,352	72.76%	95.79%

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current Unlimited Incurred	Limited Incurred	28 Actual 30-Apr-26	MONTH TARGETED	Last Month Unlimited Incurred	Limited Incurred	27 Actual 31-Mar-26	MONTH TARGETED	Last Year Unlimited Incurred	Limited Incurred	16 Actual 31-Mar-25	MONTH TARGETED
PROPERTY	148,000	224,128	224,128	151.44%	100.00%	229,128	229,128	154.82%	100.00%	302,432	302,432	204.35%	96.65%
WORKER'S COMP	2,930,000	3,665,713	3,665,713	125.11%	95.79%	3,641,021	3,641,021	124.27%	95.33%	3,765,619	3,765,619	128.52%	81.73%

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current Unlimited Incurred	Limited Incurred	16 Actual 30-Apr-26	MONTH TARGETED	Last Month Unlimited Incurred	Limited Incurred	15 Actual 31-Mar-26	MONTH TARGETED	Last Year Unlimited Incurred	Limited Incurred	4 Actual 31-Mar-25	MONTH TARGETED
PROPERTY	277,084	294,334	294,334	106.23%	96.65%	364,593	364,593	131.58%	96.43%	15,780	15,780	5.70%	30.00%
WORKER'S COMP	3,389,000	3,627,919	3,627,919	107.05%	81.73%	3,652,602	3,652,602	107.78%	78.67%	1,120,220	1,120,220	33.05%	6.00%

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

2026	Budget	Current Unlimited Incurred	Limited Incurred	4 Actual 30-Apr-26	MONTH TARGETED	Last Month Unlimited Incurred	Limited Incurred	3 Actual 31-Mar-26	MONTH TARGETED	Last Year Unlimited Incurred	Limited Incurred	-8 Actual 31-Mar-25	MONTH TARGETED
PROPERTY	337,000	196,750	196,750	58.38%	30.00%	95,500	95,500	28.34%	23.00%			N/A	N/A
WORKER'S COMP	3,490,000	887,637	887,637	25.43%	6.00%	489,236	489,236	14.02%	3.00%			N/A	N/A

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2027 renewal.

Brief Renewal Overview

✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry. The market has softened significantly over the last two years yielding positive results from a rate and coverage standpoint. Specifically, for the NJCE we have had a number of large losses this year already so we can expect carriers to be looking for rate at renewal.

✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP. Our primary carrier Safety National has indicated in years past that they will be pushing for higher fund retentions, meaning the NJCE could see a higher attachment point to the market for the 2027 renewal. We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity. It is critical that the following items on file be reviewed and any updates be provided:

- Bridge Reports: New reports should be available every 2 years.
- Dam Reports: New reports should be available every 2 years.
- Jail Reports; New reports should be available every 1 year.
- Law Enforcement Policies and Procedures: Provide any updates as adopted
- Sexual Abuse Prevention Policies: Provide any updates as adopted

✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.

✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).

✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars. We ask that any member participating in the Chubb program review their panel counsel list and advise any updates

✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and restrictive terms and conditions. We are however in the middle of a multi-year policy

✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases. We ask that the Medical Malpractice Exposure Workbook be reviewed by all members.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

Other Reminders

- ✓ **Applications** – As with last year's renewal the underwriting manager is utilizing Broker Buddha for the application process. Timely submissions of applications will be critical.

- ✓ **E-Bikes** – Motorized Bicycles / Electric Motorized Bicycles (throttle-assisted, >20mph): should be scheduled in Origami as automobiles, since they are subject to auto liability insurance requirement

- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.

- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over $25m project value must be separately underwritten, so submit the application early.

- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.

- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.

- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.

- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically $500,000.

- ✓ **Financials** – Provide your most recent audited financials and current interim financials.

- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

Insurance, Risk Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com

Conner Strong & Buckelew

@connerstrongbuckelew

Conner Strong & Buckelew

@connerstrong

CONTACT

CONNER STRONG & BUCKELEW

Edward Cooney
Partner, Managing Account Executive
Underwriting Manager
973-659-6424
ecooney@connerstrong.com

Jonathon Tavares
Account Executive
Deputy Underwriting Manager
856-614-4493
jtavares@connerstrong.com

Rachel Perry
Senior Account Manager
856-479-2128
rperry@connerstrong.com

Muhammad Hernandez
Account Manager
856-446-9284
mahernandez@connerstrong.com

William Ward
Account Analyst
856-288-1202
wward@connerstrong.com

Austin Rafter
Technical Assistant
856-446-9311
arafter@connerstrong.com

Francine Pipito
Technical Assistant
856-446-9262
fpipito@connerstrong.com

MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST

Resolution No. 34-26 **JULY 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

VendorName	Comment	InvoiceAmount
INSERVCO INSURANCE SERVICES INC	MANAGED CARE FEE INV 0396-0726	25,153.75
		25,153.75
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/26	2.22
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/26	15,964.92
		15,967.14
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 07/26	746.92
		746.92
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE INV 0396-0726 07/26	17,820.33
		17,820.33
J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 07/26	12,375.00
		12,375.00
ACRISURE EAST INSURANCE SERVICES, LLC	RMC FEES 07/26	8,875.00
		8,875.00
	Total Payments FY 2026	**80,938.14**
	TOTAL PAYMENTS ALL FUND YEARS	**80,938.14**

____
Chairperson

Attest:

______________________________ Dated: _________________________

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

____
Treasurer

MERCER COUNTY INSURANCE COMMISSION

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026 Month Ending: April	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	75,189.89	635,897.94	762,160.13	11,856,486.70	(2,675,182.39)	(585,902.98)	285,568.08	0.00	0.00	10,354,217.37
RECEIPTS										
Assessments	95,924.24	72,025.02	36,994.67	1,142,578.80	1,398,411.63	221,983.09	19,315.80	0.00	0.00	2,987,233.26
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	95,924.24	72,025.02	36,994.67	1,142,578.80	1,398,411.63	221,983.09	19,315.80	0.00	0.00	2,987,233.26
EXPENSES										
Claims Transfers	16,370.50	2,866.25	4,362.19	417,885.79	0.00	0.00	0.00	0.00	0.00	441,484.73
Expenses	0.00	0.00	0.00	25,153.75	0.00	55,848.37	0.00	0.00	0.00	81,002.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,370.50	2,866.25	4,362.19	443,039.54	0.00	55,848.37	0.00	0.00	0.00	522,486.85
END BALANCE	**154,743.63**	**705,056.71**	**794,792.61**	**12,556,025.96**	**(1,276,770.76)**	**(419,768.26)**	**304,883.88**	**0.00**	**0.00**	**12,818,963.78**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
MERCER COUNTY INSURANCE COMMISSION
ALL FUND YEARS COMBINED

CURRENT MONTH	**April**		
CURRENT FUND YEAR	**2026**		
	Description:	**MCIFC General A/C**	**MCIFC Claims A/C**
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	**$10,354,217.54**	**10,507,962.96**	**-$ 153,745.42**
Opening Interest Accrual Balance	**$0.00**	**0**	**$ -**
1 Interest Accrued and/or Interest Cost	$0.00	$0.00	$0.00
2 Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00
3 (Amortization and/or Interest Cost)	$0.00	$0.00	$0.00
4 Accretion	$0.00	$0.00	$0.00
5 Interest Paid - Cash Instr.s	$0.00	$0.00	$0.00
6 Interest Paid - Term Instr.s	$0.00	$0.00	$0.00
7 Realized Gain (Loss)	$0.00	$0.00	$0.00
8 Net Investment Income	$0.00	$0.00	$0.00
9 Deposits - Purchases	$3,626,666.44	$3,007,779.16	$618,887.28
10 (Withdrawals - Sales)	-$1,161,920.03	-$699,889.40	-$462,030.63
Ending Cash & Investment Balance	$12,818,963.95	$12,815,852.72	$3,111.23
Ending Interest Accrual Balance	$0.00	$0.00	$0.00
Plus Outstanding Checks	$400,670.56	$52,658.50	$348,012.06
(Less Deposits in Transit)	$0.00	$0.00	$0.00
Balance per Bank	$13,219,634.51	**$12,868,511.22**	**$351,123.29**

RESOLUTION NO. 35-26

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 June 29, 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 June 1, 2026 to June 30, 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 July 27, 2026.

CHRISTOPHER R. MARION, CHAIR **DATE**

ATTEST:

ALEJANDRA M. SILVA **DATE**

Inservco Report Terminology

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

Mercer County Ins Fund Comm - 396

Financial Transaction Log - Liability Claim Payments

Monthly / Detail / By Coverage / By Payment Type / By Check Number

06/01/2026 Thru 06/30/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	52133	3960004548 001	APDIAN, XIAN	5/7/2026	5/14/2026	WATERS MCPHERSON MCNEILL	6/15/2026	INVOICE 279879	1,340.00	1,340.00
C	52134	3960004913 001	CHUNG, KANG	5/1/2026	5/27/2026	WATERS MCPHERSON MCNEILL	6/15/2026	INVOICE 279880	5,580.00	5,580.00
C	52136	3960004685 001	LIEGGI, ANNA	4/1/2026	5/29/2026	WATERS MCPHERSON MCNEILL	6/15/2026	INVOICE 279881	3,010.00	3,010.00
C	52137	3960004913 001	CHUNG, KANG	5/27/2026	5/27/2026	QTC COMMERCIAL SERVICES LL	6/15/2026	INV# 1983122	1,550.00	1,550.00
C	52139	3960004913 001	CHUNG, KANG	5/27/2026	5/27/2026	KEYSCRIPTS LLC	6/15/2026	INV TRL525011-P25-001	276.00	276.00
C	52307	3960004791 001	MAXIMOS, NABIL	5/4/2026	5/28/2026	RAINONE COUGHLIN MINCHELL	6/29/2026	INVOICE 27089	1,219.00	1,219.00
C	52308	3960004929 001	ROSE, KORIN	5/1/2026	5/1/2026	RAINONE COUGHLIN MINCHELL	6/29/2026	INVOICE 27090	507.00	507.00
Total for Coverage: Auto Liability							**Number of entries: 7**		**13,482.00**	**13,482.00**
Coverage: General Liability										
C	51958	3960005483 001	SOURCE LOGISTICS INC	11/17/2025	11/17/2025	SOURCE LOGISTICS INC	6/1/2026	FULL & FINAL SETTLEMENT OF ALL CLAIMS	4,434.30	4,434.30
C	51959	3960004232 001	VERPLANCK, JOAN	5/12/2026	5/12/2026	CLAIMS RESOLUTION CORPORA	6/1/2026	G1SENT PER AWARD	180,791.00	180,791.00
C	52132	3960003784 001	MAHONEY, YVONNE	5/28/2026	5/28/2026	DEGNAN & BATEMAN	6/15/2026	INVOICE 00106420	558.65	558.65
C	52140	3960005362 001	EIG, BRIAN	5/1/2026	5/14/2026	WEINER LAW GROUP LLP	6/15/2026	INV# 344735	629.00	629.00
C	52309	3960005241 001	OLSSON, ELAINE	5/12/2026	5/13/2026	MURPHY ORLANDO LLC	6/29/2026	INVOICE 6516	180.00	180.00
Total for Coverage: General Liability							**Number of entries: 5**		**186,592.95**	**186,592.95**
Coverage: Police Professional										
C	52135	3960004876 001	STROMAN, JOSHUA	3/6/2026	3/6/2026	MICHAEL A. ARMSTRONG &	6/15/2026	INVOICE 11327	49.50	49.50
C	52138	3960004876 001	STROMAN, JOSHUA	4/4/2026	4/23/2026	MICHAEL A. ARMSTRONG &	6/15/2026	INVOICE 11328	884.50	884.50
C	52306	3960005463 001	WILLIAMS, TERRON	4/6/2026	4/28/2026	MICHAEL A. ARMSTRONG &	6/29/2026	INV# 11329	1,106.00	1,106.00
Total for Coverage: Police Professional							**Number of entries: 3**		**2,040.00**	**2,040.00**
Total for Mercer County Ins Fund Comm - 396							**Number of entries: 15**		**202,114.95**	**202,114.95**

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

NJ

Month of Reprice	Provider Billed Amount	First MCO Repriced	U & C	Savings	% of Savings	# of Bills	In Network Bills	Out of Network Bills	% PPO Penetration	# of Uphold Appeals	# of Overturn Appeals	FMCO Fee	Net Savings
Total FY 2021	**$2,354,049**	**$1,211,244**	**$1,363,971**	**$1,142,805**	**49%**	**1,012**	**937**	**75**	**93%**	**3**	**3**	**$228,562**	**$914,243**
Total FY 2022	**$1,669,759**	**$795,694**	**$799,895**	**$874,065**	**52%**	**965**	**912**	**53**	**95%**	**2**	**7**	**$174,813**	**$699,251**
Total FY 2023	**$1,062,002**	**$474,972**	**$482,726**	**$587,030**	**55%**	**807**	**780**	**27**	**97%**	**10**	**6**	**$116,836**	**$470,194**
Total FY 2024	**$2,151,189**	**$761,514**	**$1,128,422**	**$1,389,675**	**65%**	**891**	**866**	**25**	**97%**	**2**	**3**	**$277,935**	**$1,111,740**
Total FY 2025	**$2,433,483**	**$846,211**	**$1,315,897**	**$1,587,272**	**65%**	**1,610**	**1,586**	**24**	**99%**	**5**	**1**	**$317,415**	**$1,269,857**
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
Apr-26	$214,894	$64,630	$145,098	$150,264	70%	174	168	6	97%	2	0	$0	$150,264
May-26	$160,235	$78,500	$91,733	$81,735	51%	93	91	2	98%	0	0	$0	$81,735
Jun-26	$181,558	$66,562	$145,221	$114,996	63%	112	111	1	99%	0	0	$0	$114,996
Total FY 2026	**$885,342**	**$363,506**	**$729,467**	**$521,836**	**59%**	**661**	**650**	**11**	**98%**	**2**	**1**	**($3,262)**	**$525,098**
Total to Date	**$10,555,824**	**$4,453,141**	**$5,820,379**	**$6,102,684**	**58%**	**5,946**	**5,731**	**215**	**96%**	**24**	**21**	**$1,112,300**	**$4,990,384**

SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO:	Fund Commissioners
FROM:	J.A. Montgomery Consulting, Safety Director
DATE:	July 21, 2026
DATE OF MEETING:	July 27, 2026

MCIFC SERVICE TEAM

Paul Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Keith Hummel, Vice President, Law Enforcement Risk Control khummel@jamontgomery.com Office: 856-552-6862
Liam Callahan ***(Primary Contact)***, Assistant Director lcallahan@jamontgomery.com Office: 732-660-5020		Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949
Natalie Dougherty, Senior Account Manager ndougherty@jamontgomery.com Office: 856-552-4738		

JUNE – JULY 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 22:** Conducted a loss control visit at the Hopewell Library Branch.
- **June 24:** Conducted a loss control visit at the Ewing Library Branch.
- **June 29:** Attended the MCIFC meeting.
- **June 29:** Attended the MCIFC Claims Committee meeting.
- **July 7:** Conducted a loss control visit at the Hickory Corner Library Branch.
- **July 16:** Conducted a loss control visit at the Lawrenceville Library Branch.
- **July 16:** Conducted a loss control visit at the DOT Complex.
- **July 20:** Attended the MCIFC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 27:** Plan to attend the MCIFC meeting.
- **July 27:** Plan to attend the MCIFC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- REMINDER - NJCE Leadership Academy Open Enrollment until June 22
- Kobalt Battery Power Yard Tools

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 attendees on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: **NJCE Live Monthly Training Schedules**. Please register early; under-attended classes will be canceled. *(July through September 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 that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or 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 members can view 24/7 on the NJCE Learning Management System (LMS). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. NJCE Learning On Demand Catalog

NJCE LEADERSHIP ACADEMY

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

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

- December 1 – 22, 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. 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 about the Program, please visit the NJCE Leadership Academy webpage.

NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND
LEARNING MANAGEMENT SYSTEM (LMS)

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. (NJCE LMS Login). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

As a reminder, the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules (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.***

(**) 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.**

July through September 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
7/21/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
7/21/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
7/22/26	Sanitation and Recycling Safety	7:30 - 9:30 am
7/22/26	Personal Protective Equipment	10:00 - 12:00 pm
7/22/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/23/26	Fire Extinguisher Safety	8:30 - 9:30 am
7/23/26	Fire Safety	10:00 - 11:00 am
7/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
7/24/26	Bloodborne Pathogens	10:30 - 11:30 am
7/27/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
7/27/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
7/28/26	Hearing Conservation	8:30 - 9:30 am
7/28/26	Dealing with Difficult People and De-Escalation	10:00 - 11:30 am
7/28/26	AI Best Practices	11:00 - 12:00 pm
7/29/26	Confined Space Entry	8:30 - 11:30 am
7/29/26	Chainsaw Safety	1:00 - 2:00 pm
7/30/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/26	Mower Safety	11:00 - 12:00 pm
7/31/26	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/26	Fall Protection Awareness	10:00 - 12:00 pm
8/3/26	Hazard Communication/NJ Right to Know	8:00 - 9:30 am
8/3/26	Hearing Conservation	10:00 - 11:00 am
8/3/26	Shop and Tool Safety	1:00 - 2:00 pm
8/4/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/4/26	Chipper Safety	11:00 - 12:00 pm
8/4/26	Fire Safety	1:00 - 2:00 pm

8/5/26	Personal Protective Equipment	8:30 - 10:30 am
8/5/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/5/26	Mower Safety	11:00 - 12:00 pm
8/6/26	Fire Extinguisher Safety	8:30 - 9:30 am
8/7/26	Confined Space Entry	8:30 - 11:30 am
8/7/26	Playground Safety Inspections	1:00 - 3:00 pm
8/10/26	Implicit Bias in the Workplace	9:00 - 10:30 am
8/10/26	Heavy Equipment Safety	1:00 - 3:00 pm
8/11/26	Fall Protection Awareness	8:30 - 10:30 am
8/11/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
8/12/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
8/12/26	Ethical Decision Making	9:00 - 11:30 am
8/13/26	Bloodborne Pathogens	8:30 - 9:30 am
8/13/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
8/14/26	Mower Safety	7:30 - 8:30 am
8/14/26	Chainsaw Safety	9:00 - 10:00 am
8/17/26	Hearing Conservation	8:30 - 9:30 am
8/17/26	Fire Safety	10:00 -11:00 am
8/18/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
8/18/26	Personal Protective Equipment	1:00 - 3:00 pm
8/19/26	Asbestos Awareness	1:00 - 3:00 pm
8/19/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/20/26	Confined Space Entry	8:30 - 11:30 am
8/20/26	Fire Extinguisher Safety	1:00 - 2:00 pm
8/21/26	Bloodborne Pathogens	8:30 - 9:30 am
8/21/26	Work Zone: Flagger	1:00 - 2:00 pm
8/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
8/25/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/26	Driving Safety Awareness	1:30 - 3:00 pm
8/26/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
8/26/26	Bloodborne Pathogens	1:00 - 2:00 pm
8/27/26	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/27/26	Work Zone: Flagger	10:30 - 11:30 am
8/28/26	Excavation, Trenching and Shoring Awareness	8:30 - 10:00 am
8/31/26	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/1/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
9/1/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
9/2/26	Fire Safety	10:00 - 11:00 am
9/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/3/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
9/3/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
9/3/26	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/8/26	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/10/26	Chipper Safety	8:00 - 9:00 am
9/10/26	Chainsaw Safety	9:30 - 10:30 am
9/10/26	Asbestos Awareness	4:00 - 6:00 pm
9/11/26	Personal Protective Equipment	8:30 - 10:30 am
9/11/26	Mower Safety	11:00 - 12:00 pm
9/14/26	Confined Space Entry	9:00 - 12:00 pm
9/14/26	Fire Safety	1:00 - 2:00 pm
9/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am

9/15/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
9/16/26	Hearing Conservation	7:30 - 8:30 am
9/16/26	Work Zone: Flagger	9:00 - 10:00 am
9/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/17/26	Fire Extinguisher Safety	8:30 - 9:30 am
9/17/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/17/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
9/17/26	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/18/26	Fall Protection Awareness	8:30 - 10:30 am
9/18/26	Bloodborne Pathogens	11:00 - 12:00 pm
9/18/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/21/26	Leaf Collection Safety	8:30 - 10:30 am
9/21/26	Public Employers: What You Need to Know (Zoom Meeting)**	10:00 - 11:30 am
9/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/22/26	Chipper Safety	8:30 - 9:30 am
9/22/26	Chainsaw Safety	10:00 - 11:00 am
9/22/26	Work Zone: Flagger	1:00 - 2:00 pm
9/23/26	Mower Safety	7:30 - 8:30 am
9/23/26	Bloodborne Pathogens	9:00 - 10:00 am
9/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
9/23/26	Driving Safety Awareness	10:30 - 12:00 pm
9/24/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
9/24/26	Personal Protective Equipment	1:00 - 3:00 pm
9/25/26	Confined Space Entry	8:30 - 11:30 am
9/25/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
9/25/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
9/28/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
9/28/26	Snow Removal Safety	9:30 - 11:30 am
9/29/26	Shop and Tool Safety	8:30 - 9:30 am
9/29/26	Fire Extinguisher Safety	10:00 - 11:00 am
9/29/26	Leaf Collection Safety	1:00 - 3:00 pm
9/30/26	Hearing Conservation	8:30 - 9:30 am
9/30/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting 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^)

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

^ 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

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. 36-26

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 July 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 July 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 July 27, 2026.

______________________________ ______________
CHRISTOPHER R. MARION, CHAIR **DATE**

ATTEST:

______________________________ ______________
ALEJANDRA M. SILVA **DATE**

PAYMENT AUTHORIZATION REQUESTS

July 27, 2026

Claim #	Claimant	Type of Claim	PAR/SAR
3960005645	R. Nieves	Worker Compensation	PAR
3960005646	C. Rodweller	Worker Compensation	PAR
3960005632	A. Scolnick	Worker Compensation	PAR
3960005651	S. Wilkins	Worker Compensation	PAR
3960003393	W. Jones	Worker Compensation	PAR
3960005622	N. Mauro	Worker Compensation	PAR
3960005625	J. Selmon	Worker Compensation	PAR
3960004684	R. Cliver	Worker Compensation	PAR/SAR
4100000085	B. Camp	General Liability	SAR
3960004436	K. Glanton	General Liability	SAR
3960004843	V. Collins	General Liability	SAR

APPENDIX I

MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – June 29, 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 - *via phone*
Alejandra M. Silva	Present
Isamar Maldonado	Present

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:
Jason Thorpe, PERMA Risk Management Services
Edwin Cruz, Mercer County
Kelly Guerriero, Inservco
Amy Zeiders, Inservco
Susan Schaefer, Susan Schaefer, LLC
Giovanna Carlino, Esq., Capehart Scatchard
Patti Fahy, Acrisure
Cindy Villagran, Acrisure

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF APRIL 27, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 27, 2026

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Callahan referred to the June 18, 2026 Safety and Accident Review Committee meeting report that was distributed prior to the meeting. Mr. Callahan advised that a variety of topics were discussed including 37 claims; 14 of which were deemed to be preventable, 22 were deemed non-preventable, and 1 was omitted from review pending an internal investigation. Mr. Callahan reported that the leading cause for the preventable claims was Improper PPE Housekeeping and the second most was Taking an Incorrect Position or Movement. Mr. Callahan asked if there were any questions and/or comments. Chairman Marion commented that the report format is excellent and asked that it be kept separate from the agenda going forward. Commissioner Silva commented that she and Vice-Chair Montero will be scheduling a separate meeting with Mr. Callahan to discuss the next steps for all Safety Committee recommendations to be communicated and implemented by departments. Mr. Callahan advised that currently Mr. Cruz distributes the Safety Committee recommendations to the various department heads who then filter those recommendations to their departments. With no further questions or comments, Mr. Callahan concluded his report.

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

PRE-INSURANCE COMMISSION CLAIMS FUNDING; DIVIDEND – Executive Director reported that the PERMA team met with the Commission Chair and Attorney on June 11th to discuss funding for pre–Insurance Commission claims. Executive Director advised that based on the discussion, there is a recommendation to issue a dividend up to the maximum amount of $4,500,000. Executive Director referred to a summary of the recommendation prepared by the PERMA team. Executive Director noted that of the $4,500,000, the County Proper will receive $4,313,994.55 for the pre-Insurance Commission claims and the Improvement Authority will receive $186,005.45. Executive Director advised that PERMA will work with Inservco to setup a pre-Insurance Commission legacy account which can be used to cover costs related to pre-Insurance Commission claims, including legal bills associated with assigning outside counsel and appointing a policy archivist to research pre-Commission insurance policy to determine possible coverage. Executive Director also referred to Resolution 27-26 authorizing the return of a dividend in the amount of $4,500,000 and asked if there were any questions and/or comments. Ms. Zeiders asked if there was a specific number of pre-Insurance Commission claims for this process and if they include the Youth House claims previously discussed. Chairman Marion advised that is primarily the Youth House claims but noted that there are other claims that pre-date the Insurance Commission. Ms. Zeiders said Inservco is happy to assist in the process as long as the pre-Insurance Commission claims fall within their tenure of being the TPA for Mercer County which began in 2005. Mr. Adezio commented that the Youth House claims pre-date 2005 and it was his understanding that Inservco would be handling those cases. Executive Director advised that he would speak with Inservco offline as there should not be an issue setting up the claim files. Ms. Zeiders advised that she will need to get permission prior to setting up claim files for the pre-Insurance Commission claims. With no further questions or comments, Chairman Marion asked for a motion to adopt Resolution 27-26.

MOTION TO ADOPT RESOLUTION NO. 27-26 AUTHORIZING A TOTAL RETURN DIVIDEND OF $4,500,000 AND APPLY IT TO THE PRE-INSURANCE COMMISSION CLAIMS LEGACY ACCOUNT.

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

MERCER HOUSE – Executive Director reported that Mercer County purchased a building in 2025 in anticipation of starting Mercer House. Executive Director noted that Mercer House is meant to provide housing for individuals with certain issues such as drug rehab, etc. Executive Director advised that the County appointed a vendor via RFP to run Mercer House; however, the vendor cannot afford the required insurance. Executive Director further advised that in consultation with the RMC and the Underwriting Manager, the RMC suggests that the County purchase the coverage for the vendor. Executive Director referred to the Business Insurance Proposal provided by CBIZ enclosed within the agenda and noted that the total cost is approximately $85,000. Executive Director further advised that the County is requesting that the Insurance Commission pay the 1st year premium. Executive Director asked if there were any questions and/or comments. Chairman Marion commented that he has spoken with the Deputy Business Administrator for Community Services and the County QPA and noted the County is going to reject the bid and re-issue the RFP. Chairman Marion advised that the County would use a portion of the Operating Budget and a portion of the $85,000 from the Insurance Commission to cover the insurance cost for the selected vendor. Chairman Marion asked if the Commissioners had any questions. Vice-Chair Montero asked how the $85,000 for insurance costs was determined. Ms. Pieroni explained that the vendor did not go through an underwriting process as the RFP did not include the necessary insurance language. Ms. Pieroni further explained that as a result, $85,000 was the quoted amount provided by CBIZ. Chairman Marion advised that by re-issuing the RFP, the necessary language can now be included in the specs, and the insurance costs can be included in the contract. Chairman Marion added that the funds within the operating budgets along with the $85,000 from the Insurance Commission will be used to cover the contract for the first year. Executive Director commented that the insurance placed for the vendor should only be for this contract and not for any other operations the vendor is involved in.

MOTION TO APPROVE MERCER COUNTY INSURANCE FUND COMMISSION SETTING ASSIDE FUNDING IN THE AMOUNT OF $85,000 TO COVER COSTS ASSOCIATED WITH THE 1ST YEAR INSURANCE PREMIUM FOR THE VENDOR/OPERATOR OF MERCER HOUSE.

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

CERTIFICATE OF INSURANCE REPORTS – Executive Director referred to the certificate of insurance reports from the NJCE which lists those certificates issued in the months of April and May. Executive Director reported that there were (5) five certificates of insurance issued during the month of April and (1) one certificate issued during the month of May.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported that the NJCE met virtually on April 23rd and referred to a summary report of the meeting enclosed within the agenda. Executive Director noted that the NJCE Finance Committee met on June 17th and during the meeting, the auditor reviewed a draft of the December 31, 2025 audit. Executive Director advised that the final audit will be presented to the Board of Fund Commissioners for review and approval at the September meeting. Executive Director added that some of the other items discussed by the Committee included Risk Engineering Services proposals and the procurement of conflict counsel. In addition, Executive Director advised the Finance Committee will recommend retaining a conflict attorney to the NJCE Board. Executive Director explained that the NJCE has a serious landfill claim for one of the member entities. Executive Director further explained that the plaintiff's attorney in that claim also provides environmental service work for some of the other member counties, creating a conflict of interest. Executive Director reported that the NJCE also met virtually on Friday, June 26th and the summary report will be included in the next agenda.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of March enclosed within the agenda. Executive Director reported that as of March 31, 2026 the Commission has a surplus of $5,889,108. Executive Director advised that line 11 of the report "Investment in Joint Venture" is Mercer County Insurance Fund Commission's share of equity in the NJCE. Executive Director noted that MCIFC's equity in the NJCE as of March 31, 2026 is $1,838,338 and advised that the total cash balance is $10,354,019.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of March. Executive Director reported that as of March 31, 2026 the NJCE has a surplus of $18,572,594. 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 $35,971,845.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of March 31, 2026, 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.

NJCE JIF RENEWAL TIMELINE – Executive Director referred to the annual timeline for the NJCE renewal process with specific target dates enclosed within the agenda. Executive Director noted that the Fund office will begin the data collection process for the 2027 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Executive Director advised that members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.

2026 MEETING SCHEDULE – Executive Director advised that the next Commission meeting is scheduled for Monday, July 27, 2026 at 1:30 PM.

With no questions, Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Marion advised the May Bill List, Resolution 28-26 and June Bill List, Resolution 29-26 were included in the agenda. Chairman Marion said motions were needed to approve the bills lists.

MOTION TO APPROVE RESOLUTION 28-26: THE MAY BILL LIST

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

MOTION TO APPROVE RESOLUTION 29-26: THE JUNE BILL LIST

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

ATTORNEY: Mr. Adezio advised that the RMC has been working on the hiring of a policy archivist and requested a status update on the process. Ms. Pieroni advised that the County has a copy of the proposal from Policy Find and it is at the County's discretion on how to proceed. Commissioner Maldonado advised that the County has a copy of the proposal but noted that there is a question as to who will be covering the fee. Executive Director asked what the fee amount within the proposal was. Ms. Pieroni said it was less than $15,000, which is under the bid threshold. Executive Director said since the fee amount is minimal, the Insurance Commission can cover the cost. Ms. Pieroni said she will contact the vendor to begin the process.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Chairman Marion advised Resolution 30-26, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for April 1, 2026 to April 30, 2026 and May 1, 2026 to May 31, 2026

MOTION TO APPROVE RESOLUTION 30-26 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

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

MANAGED CARE: Ms. Hydock advised she would review First MCO's report, which was included in the agenda for the month of May. Ms. Hydock provided the below information:

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
May-26	$ 160,235	$ 78,500	$ 81,735	51%	93	91	$ 81,735	98%

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Callahan referred to the Safety Director's report for April, May, and June 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 August. Mr. Callahan asked if there were any questions. Commissioner Silva requested asked if J.A. Montgomery has any bulletins associated with heat exposure in anticipation of the upcoming heatwave. Mr. Callahan advised that there are several bulletins available and he will share them with Commissioner Silva. With no further questions, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Pieroni reported that her team continues to spend a lot of time on site at Mercer County working on various initiatives. Ms. Pieroni advised that her team is also working with Mr. Montero on inventory, asset reconciliation, contract language, and the day-to-day needs of the county. With no questions, Ms. Pieroni concluded her report.

OLD BUSINESS: None

NEW BUSINESS: Chairman Marion reported that Mercer County's credit rating was recently upgraded by Moody's. Chairman Marion credited the accomplishment to several individuals and organizations including the County CFO, County Executive, the Commissioners of the Insurance Commission, and the Insurance Commission Professionals. Chairman Marion expressed his appreciation of the achievement on behalf of the County.

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director requested a motion to approve Resolution 31-26 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 31-26 FOR EXECUTIVE SESSION

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

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

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

MOTION TO ADJOURN:

Moved:	Commissioner Silva
Second:	Commissioner Maldonado
Vote:	Unanimous

MEETING ADJOURNED: 2:22 PM
Minutes prepared by:
Jason Thorpe, Assisting Secretary