

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 24, 2025
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
1:30 PM**

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

Pledge of Allegiance

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Edwin Cruz, Mercer County
Susan Schaefer, Susan Schaefer, LLC
Brian Maitland, J.A. Montgomery
Amy Zeiders, Inservco
Kelly Guerriero, Inservco
Patti Fahy, Acrisure

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2025

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| Moved: | Commissioner Silva |
| Second: | Vice-Chair Montero |
| Roll Call Vote: | Unanimous |

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Maitland advised that the Safety and Accident Review Committee did not conduct a meeting due to a laptop issue. With no questions, Mr. Maitland concluded his report.

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

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

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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| Moved: | Commissioner Silva |
| Second: | Vice-Chair Montero |
| Vote: | Unanimous |

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported the NJCE held the Reorganization Meeting on February 27th and referred to the summary report of the meeting enclosed within the agenda. Executive Director advised that the NJCE is scheduled to meet again virtually on Monday, April 21, 2025 at 9:30 a.m.

2025 PROPERTY CLAIMS ADMINISTRATOR TRANSITION – Executive Director reported that effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services. Executive Director noted that the transition is going very well.

STEWARDSHIP REPORTS AS OF DECEMBER 31, 2024 – Executive Director advised that the Mercer County Insurance Fund Commission Stewardship Report as of 12/31/24 was distributed via email ahead of the meeting. Executive Director asked Ms. Zeiders to review the report for the Commissioners. Ms. Zeiders advised she would provide a high-level review of the liability and worker compensation stewardship reports that were distributed prior to the meeting. Ms. Zeiders referred to page 6 of the report “Claim Summary by Policy Period” for the past 3 years (2022, 2023, & 2024). Ms. Zeiders noted that the total number of claims are down for 2024. Ms. Zeiders reported that the 2024 net incurred was higher than the previous year and Inservco is preparing a report to take a closer look at claims that are \$100,000 or greater. Ms. Zeiders advised that the

report will be ready for the April Insurance Commission meeting. Ms. Zeiders then referred to page 8 of the report “Loss Summary by Location” for the past 3 years. Ms. Zeiders reported that Correction Center had the highest number of claims over the past 3 years with 191 and the Parks Commission/Park Facility had the second highest number of claims with 98. Ms. Zeiders proceeded to review pages 13-19 of the report “Timely Reporting – Average Days to Receive Indemnity vs Medical Only by Location” for the past 3 years and reviewed the averages by year. Ms. Zeiders noted that there are specific departments that skew the numbers. Vice-Chair Montero noted that in 2023 the Elections Department had a claim that took approximately 123 days to report and asked for additional information to be provided at the next Insurance Commission meeting. Ms. Zeiders indicated that she would provide additional information. Commissioner Silva said the County was reorganized and there are different names for some of the departments. Commissioner Silva requested that the departments be updated within the report to reflect the most current structure. Commissioner Silva advised that she would provide the updated information to Inservco. Ms. Zeiders proceeded to review pages 20-25 of the report “Top 5 – Cause of Injury – Frequency and Net Incurred; Top 5 – Type of Injury – Frequency and Net Incurred; and Top 5 – Part of Body – Frequency and Net Incurred Reporting” for the past 3 years. Commissioner Silva referred to the “Top 5 – Type of Injury” report and asked if the Contusion/Bruise type of injury determination is based on the claimant’s self-reporting. Ms. Zeiders advised that the report is based on how the claim was originally reported. Ms. Zeiders noted that Inservco does not go back and update the type of injury if there are changes. Commissioner Silva asked if it would be possible to update the type of injury when the claim is closed out so that the Net Incurred amount associated with the type of injury is more accurate. Ms. Zeiders said she would speak with her IT department to see if updates can be made throughout the claims process. Ms. Drumheiser added that when she worked for AmeriHealth and CRC, they would update the type of injury based on positive findings. Ms. Drumheiser further added that when multiple body parts were injured, they would categorize the type of injury based on the body part that was injured the most severely. Ms. Zeiders said she would speak to Ms. Drumheiser further regarding the updating process. Vice-Chair Montero referred to the “Recovery to Date by Policy Period Excess vs. Other” for the past 3 years report on page 26 and asked if there was anything that can be done to improve the amounts as the numbers are low. Ms. Zeiders said that the report only pertains to workers’ comp but noted that as soon as the adjuster receives a claim, they review the claim to determine whether there is a possibility for subrogation. Executive Director suggested that Inservco prepare a report that shows the auto claims subrogation history for the Commissioners. Executive Director further suggested that once the Commissioners review the report, they can determine how often they would like to have subrogation reports presented during the Insurance Commission meetings. With no further questions and/or comments, Ms. Zeiders concluded her report.

2025 RENEWAL OVERVIEW WEBINAR – Executive Director reported that the NJCE Underwriting Manager held a webinar on Monday, February 24 at 10 a.m. Executive Director noted that the webinar was well attended with 40 participants. Mr. Thorpe referred to the renewal presentation enclosed within the agenda and advised that a recording of the webinar is posted to njce.org.

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director reminded the Commissioners that the 15th Annual Educational Seminar will be held virtually again this year. Executive Director noted that there will be two sessions, Friday, April 25 and Friday, May 2, 9:00 AM to 12:00 PM. Executive Director advised that the link to register was e-mailed on February 26 and then referred to information on the seminar enclosed within the agenda.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of December enclosed within the agenda. Executive Director reported that as of December 31, 2024 the Commission has a surplus of \$7,413,813. Executive Director advised that line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of December 31, 2024 is \$1,067,294 and advised that the total cash balance is \$14,121,822.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of December. Executive Director reported that as of December 31, 2024 the NJCE has a surplus of \$10,922,231. Executive Director advised that Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551 and noted that the NJCE cash balance is \$34,304,464.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of December 31, 2024, were included in the agenda. Executive Director referred to a copy of the Claims Management Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

PROPERTY & AUTO PHYSICAL DAMAGE DEDUCTIBLE OPTIONS – Executive Director referred to the Property Deductible Options report that was distributed prior to the start of the meeting. Executive Director reported that the County’s current property and auto physical damage deductible is \$25,000. Executive Director referred to the alternate deductible options of \$10,000, \$5,000, and \$2,500 within the report along with the additional cost associated with each option. Chairman Marion said he will speak with the Commission Treasurer about the various options and will have a decision for the next Insurance Commission meeting. Executive Director recommended that the deductible change be made retroactive to January 1, 2025. Executive Director asked the County to produce a property and auto loss report for 2025 and said the Insurance Commission will reimburse the county for the 2025 losses where applicable.

With no questions, Executive Director concluded his report.

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

PROPERTY APPRAISALS – Mr. Thorpe reported that the County re-issued the RFP for Property Appraisals on January 30th with a return date deadline of February 28th. Commissioner Maldonado advised that 8 proposals were received. Commissioner Maldonado said the County is in the process of evaluating the proposals and a decision will be made during one of the County Commissioner meetings in April.

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

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Marion advised the March Bill List; Resolution 21-25 was included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

MOTION TO APPROVE RESOLUTION 21-25: THE MARCH BILL LIST

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

ATTORNEY: Mr. Adezio thanked Ms. Pieroni and Ms. Zeiders for their assistance in tracking down historical insurance information. Mr. Adezio asked if there were any updates regarding Amtrack’s insurance requirements for work being done on the Lincoln Avenue Bridge. Ms. Pieroni reported that she spoke with the Underwriting Manager regarding Amtrack’s insurance requirements that are not typically offered by Insurance

Commissions. Ms. Pieroni said the Underwriting Manager is reviewing the requirements further to decide on the best way to proceed. Ms. Pieroni said she will follow up with the Underwriting Manager.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Mr. Thorpe advised Resolution 22-25, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for February 1, 2025 to February 28, 2025.

**MOTION TO APPROVE RESOLUTION 22-25 AUTHORIZING DISCLOSURE
OF LIABILITY CLAIMS CHECK REGISTER**

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

MANAGED CARE: Ms. Hydock advised she would review First MCO's report, which was included in the agenda for the month of February. 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 % |
|--------|----------------------|-----------------|------------|-----------------------|-----------------|------------------|-------------|-------|
| Feb-25 | \$ 198,078 | \$ 68,515 | \$ 129,563 | 65% | 73 | 73 | \$ 103,651 | 100% |

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Maitland referred to the Safety Director's report for February and March enclosed within the agenda, which included all risk control and safety activities. Mr. Maitland then referred to the list of all training opportunities that are scheduled through the end of May 2025. Mr. Maitland asked if there were any questions and/or comments. Commissioner Silva asked if the Leadership Skills for Supervisors Workshop can be taken separately from the Leadership Academy. Mr. Maitland advised that the workshop can be taken without being enrolled in the Leadership Academy. Commissioner Silva then asked if there were any updates on the potential Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers training course for corrections officers interacting with inmates. Mr. Maitland advised that J.A. Montgomery is currently searching for an experienced instructor to develop and teach the course. With no further questions and/or comments, Mr. Maitland concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Pieroni advised that she had nothing further to report.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director requested a motion to approve Resolution 23-25 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 23-25 FOR EXECUTIVE SESSION

Moved: Commissioner Silva
Second: Commissioner Maldonado
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

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| Moved: | Commissioner Silva |
| Second: | Commissioner Maldonado |
| Vote: | Unanimous |

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

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

MOTION TO ADJOURN:

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| Moved: | Commissioner Silva |
| Second: | Commissioner Maldonado |
| Vote: | Unanimous |

MEETING ADJOURNED: 2:29 PM

Minutes prepared by:
Jason Thorpe, Assisting Secretary