

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

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

Pledge of Allegiance

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Michael Amantia, Esq., Mercer County
Edwin Cruz, Mercer County
Jacqueline Tolbert, Mercer County IA
Paul Shives, J.A. Montgomery
Kelly Guerriero, Inservco
Debra Romanowski, Inservco
Amy Zeiders, Inservco
Patti Fahy, Acrisure
Cindy Villagran, Acrisure
Ana-Eliza Bauersachs, Esq., Capehart Scatchard
Susan Schaefer, Susan Schaefer, LLC

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 9, 2025

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

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

CORRESPONDENCE: None.

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

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

REVISED PLAN OF RISK MANAGEMENT & LIMIT SCHEMATIC – Executive Director referred to the revised 2025 Plan of Risk Management, Resolution No. 30-25 enclosed within the agenda packet. Executive Director noted that per the County’s request, the Plan was revised to reduce the Property and Auto Physical Damage deductibles from \$25,000 to \$5,000 effective June 9, 2025. Also included in Appendix III is the revised Limits Schematic reflecting the deductible changes.

MOTION TO APPROVE RESOLUTION NO. 30-25, REVISED 2025 PLAN OF RISK MANAGEMENT

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

REVISED 2025 BUDGET – Included on page 5 is the revised 2025 Property & Casualty Budget for the Mercer County Insurance Fund Commission. The revised budget reflects the reduction of the deductibles and the increase to the Risk Management Consultant (RMC) fee. The pro-rated additional cost of \$70,775 for the deductible buy-down (eff. June 9, 2025) and the increase of \$40,500 for the RMC fee will be included on the 3rd installment assessment billing. Commissioner Silvas asked if the effective date of the deductible change can be amended to January 1, 2025. Chairman Marion recommended adopting the revised budget with the current effective date of June 9th and asked the Executive Director to forward a copy of what the budget would be with a January 1 effective date. Chairman Marion noted that if necessary, the budget will be revised again at a later date.

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

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

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

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

2025 AUDITOR APPOINTMENT - Executive Director reported that the County has informed the fund office that at the June 26, 2025 County Commissioners’ meeting, the County approved a contract to Holman Frenia Allison for Auditor Services for the Insurance Commission.

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

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

NJCE JIF RENEWAL TIMELINE – Executive Director referred to the annual timeline for the NJCE renewal process with specific target dates enclosed within the agenda packet. Executive Director advised that the Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Executive Director noted that members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data may be accessed and edited, as well as applications to download and complete for ancillary coverages.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of March enclosed within the agenda. Executive Director reported that as of March 31, 2025 the Commission has a surplus of \$6,844,360. Executive Director advised that line 11 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of March 31, 2025 is \$1,416,989 and advised that the total cash balance is \$10,524,298.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of March. Executive Director reported that as of March 31, 2025 the NJCE has a surplus of \$14,462,452. Executive Director advised that Line 7 of the report,

“Dividend” represents the dividend figure released by the NJCE of \$6,707,551 and noted that the NJCE cash balance is \$26,561,374.

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

With no questions, Executive Director concluded his report.

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

2025 NJCE BEST PRACTICES WORKSHOP - Mr. Thorpe reported that the 2025 Best Practices Seminar will be taking place virtually on Thursday, October 30th from 9:30 a.m. to 12:30 p.m. Mr. Thorpe advised that John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. Mr. Thorpe added that additional details will be shared as the event date gets closer.

2025 MEETING SCHEDULE – Mr. Thorpe reported that the next Commission meeting is scheduled for Monday, September 22, 2025 at 1:30 PM.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

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

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

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

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

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

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

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

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Jun-25	\$ 328,121	\$ 124,078	\$ 204,044	62%	146	145	\$ 163,235	99%

With no questions, Ms. Hydock concluded her report.

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

Correspondence Made Part of Minutes.

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

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

MOTION TO APPROVE RESOLUTION 33-25 FOR EXECUTIVE SESSION

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

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

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

MOTION TO ADJOURN:

Moved:	Commissioner Silva
Second:	Secretary Montero
Vote:	Unanimous

MEETING ADJOURNED: 2:39 PM

Minutes prepared by:

Jason Thorpe, Assisting Secretary