

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 22, 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	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

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Edwin Cruz, Mercer County
Kelly Guerriero, Inservco
Yvonne Frey, Inservco
Amy Zeiders, Inservco
Sureatha Hobbs, Inservco
Paul Shives, J.A. Montgomery
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 JULY 28, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 28, 2025

Moved:	Commissioner Silva
Second:	Vice-Chair 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 47 claims; 9 of which were deemed to be preventable and 38 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 was one action item.

CERTIFICATE OF INSURANCE REPORT – Executive Director referred to the certificate of insurance reports from the NJCE which lists those certificates issued in the months of July and August. Executive Director reported that there were (4) four certificates of insurance issued during the month of July and (7) seven certificates issued during the month of August.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJCE JIF MEMBERSHIP – Executive Director reported that Mercer County's three-year membership in the NJCE JIF expires on 12/31/25. Executive Director advised that the County adopted the Renewal Resolution and signed the Agreement during the August 12th Board of County Commissioner meeting.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION – Executive Director reported the three-year membership for the Mercer County Insurance Fund Commission is also due to expire at the end of the year. Executive Director advised the Fund Office distributed the applicable Indemnity and Trust Agreement to the County and Improvement Authority for execution. Executive Director noted each member entity will need to pass a resolution authorizing its participation in the Mercer County Insurance Fund Commission. Executive Director added that the Improvement Authority has submitted its renewal documents to the Fund Office and that the Fund Office awaits the same from the County.

PROFESSIONAL SERVICE AGREEMENTS – Executive Director reported that the Service Agreements for the positions of Executive Director, Actuary, and Claims Administrator are due to expire on 12/31/25. Executive Director noted the Fund Office is available to assist the County with issuing and advertising the applicable RFPs for each professional service.

2024 REPORT OF AUDIT – Executive Director advised that the Insurance Commission Auditor, Holman Frenia Allison, will present the 2024 year-end audit report during the October Insurance Commission meeting. Chairman Marion requested that a pre-meeting be scheduled for the Auditor to review the report with both he and the Commission Treasurer.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported the NJCE is scheduled to meet virtually on Thursday, September 25, 2025, at 9:30 a.m.

2026 RENEWAL – Executive Director reported the 2026 renewal process began the beginning of August with a deadline to complete by September 5th. Executive Director advised that the Fund Office and Risk Manager are following up on any outstanding items.

2026 PRE-RENEWAL WEBINAR – Executive Director advised that the NJCE Underwriting Manager hosted the 2026 re-renewal Webinar earlier in the day. Executive Director noted that the presentation and a recording of the webinar will be made available on njce.org.

2025 BEST PRACTICE WORKSHOP – Executive Director reminded the Committee that the NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. Executive Director noted that John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. Executive Director referred to a copy of the invitation enclosed within the agenda packet. Vice-Chair Montero asked if the workshop will include any best practices related to corrections departments. Ms. Drumheiser said there is nothing specific to corrections departments but noted that a Return-to-Work survey was distributed to the membership. Chairman Marion asked that the survey be re-sent to the Commissioners.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of May enclosed within the agenda. Executive Director reported that as of May 31, 2025 the Commission has a surplus of \$6,898,021. 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 May 31, 2025 is \$1,416,989 and advised that the total cash balance is \$12,876,773.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of May. Executive Director reported that as of May 31, 2025 the NJCE has a surplus of \$14,191,741. 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 \$29,734,979.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of May 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 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – Mr. Thorpe reported that the 110th annual conference is scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. Mr. Thorpe noted that the MEL JIF holds its annual elected official’s seminar on November 19 and encouraged the Commissioners to attend.

2025 MEETING SCHEDULE – Mr. Thorpe reported that the next Commission meeting is scheduled for Monday, October 27, 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 August and September Bill Lists; Resolutions 34-25 and 35-25 were included in the agenda. Chairman Marion said a motion was needed to approve the bills lists.

MOTION TO APPROVE RESOLUTION 34-25 AND RESOLUTION 35-25: THE AUGUST AND SEPTEMBER BILLS LISTS

Moved: Commissioner Silva
Second: Vice-Chair 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 36-25, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for July 1, 2025 to July 31, 2025 and August 1, 2025 to August 31, 2025.

MOTION TO APPROVE RESOLUTION 36-25 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved: Commissioner Silva
Second: Vice-Chair 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 August. 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 %
Aug-25	\$ 128,533	\$ 48,097	\$ 80,437	63%	131	130	\$ 64,349	99%

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Callahan referred to the Safety Director’s report for July and August enclosed within the agenda, which included all risk control and safety activities. Mr. Callahan reported that CDL training was conducted for the TRADE Transportation department during the month of August. Mr. Callahan further reported that a loss control visit was conducted of the BOSS Mobile Outreach vehicle. Mr. Callahan referred to the list of Safety Director Bulletins that have been issued, the list of all training opportunities. With no questions, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Pieroni reported that the Risk Management Consultant (RMC) team has had multiple meetings with Commissioner Silva to discuss worker compensation procedures. Ms. Pieroni also reported that the RMC team have been conducting contract reviews on behalf of the county. With no questions/comments, Ms. Pieroni concluded her report.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director requested a motion to approve Resolution 37-25 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 37-25 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:27 PM

Minutes prepared by:
Jason Thorpe, Assisting Vice-Chair