MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 27, 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. Vassallo 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	Absent
Isamar Maldonado	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Joseph Hrubash** - ***Absent***
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** - ***Absent***
Treasurer	**Nicola Trasente** - ***Absent***
Attorney	**Paul Adezio, Esq.**
Safety Director	J.A. Montgomery Consulting **Liam Callahan**

ALSO PRESENT:

Brad Stokes, PERMA Risk Management Services
Jason Thorpe, PERMA Risk Management Services
Brian Vassallo, PERMA Risk Management Services
Edwin Cruz, Mercer County
Steve Daveggia, Inservco
Tenisha Smith, Inservco
Kelly Guerriero, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Patti Fahy, Acrisure
Cindy Villagran, Acrisure
Paul Shives, J.A. Montgomery

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MARCH 23, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 23, 2026

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Callahan referred to the April 21, 2026 Safety and Accident Review Committee meeting report enclosed within the agenda. Mr. Callahan advised that a variety of topics were discussed including 14 claims; 3 of which were deemed to be preventable, 10 were deemed non-preventable, and 1 claim was omitted pending investigation. Mr. Callahan reported that the leading cause for the preventable claims was Taking an Incorrect Position and the second most was Use of Equipment. He noted that the recommendation for the incorrect use of equipment claim was additional training. With no questions, Mr. Callahan concluded his report.

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

CERTIFICATE OF INSURANCE REPORTS – Acting Executive Director referred to the certificate of insurance report from the NJCE which lists those certificates issued in the month of March. Acting Executive Director reported that there were (4) four certificates of insurance issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

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

MERCER COUNTY POL/EPL SIR OPTIONS – Acting Executive Director referred to a proposed update in limits and an SIR schedule of local commissions were provided in the agenda. The proposed update increases the limits to $200,000 and lowers the SIR to $50,000 but increases premiums paid. Chairman Marion stated that a meeting will be held with the Commission Attorney to review claims experience and determine if the update would provide any savings.

LOSS SUMMARY ANALYSIS – Enclosed in the agenda is a detailed analysis of the Loss Summary exhibit of the Stewardship Report. Ms. Drumheiser noted that the report contains potential recommendations as well as a breakdown of claims by department specifically highlighting claims over $50,000. Ms. Drumheiser also highlighted that 74 claims were labeled with a miscellaneous accident code and a list of employees with multiple claims made.

TYPE OF INJURY & BODY PART CODES – Acting Executive Director advised that a list showing the options for body part and type of injury codes were provided by Inservco and included in the agenda. Additionally, a report breaking out report only, medical, and lost time claims was distributed, and it was noted that a copy would be sent by email.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Acting Executive Director reported that the NJCE held a virtual meeting on April 23, 2026 and a written report of the meeting would be in the next agenda.

NJCE CLAIMS SUMMIT & COVERAGE REVIEW – Acting Executive Director reported that the PERMA Claims team and the NJCE Underwriting Manager held a TPA summit on April 8th during which the best practices for claim reporting, communications, and documentation filing were discussed.

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Acting Executive Director reminded the Commissioners that the 16th annual seminar will be conducted virtually on 2 half-day sessions: The first session was held Friday, April 24th and the next session will be held Friday, May 1st from 9AM to 12PM.

2026 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE – Acting Executive Director noted that the 75th annual conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City and that the NJCE will be exhibiting at the conference.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Acting Executive Director referred to the Financial Fast Track for the month of December enclosed within the agenda. Acting Executive Director reported that as of January 31, 2026 the Commission has a surplus of $6,962,933. Acting 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. Acting Executive Director noted that MCIFC's equity in the NJCE as of January 31, 2026 is $1,609,632 and advised that the total cash balance is $11,292,753.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Acting Executive Director referred to the NJCE Financial Fast Track for the month of December. Acting Executive Director reported that as of January 31, 2026 the NJCE has a surplus of $18,093,718. Acting 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 $19,441,278. Acting Executive Director highlighted that the cash balance appears low due to the NJCE paying all excess premiums in January, and it will return to an expected level on the next fast track.

CLAIMS TRACKING REPORTS – Acting Executive Director advised the Claim Tracking reports as of January 31, 2025, were included in the agenda. Acting Executive Director referred to a copy of the Claims Management Expected Loss Ratio Analysis Report and Claim Activity Report. Acting Executive Director also referred to a separate Claims Management Report Expected Loss Ratio Analysis report focusing on Workers' Compensation claims that was distributed to the Commissioners prior to the start of the meeting. Acting Executive Director reviewed the Fund Years with the Commission.

2026 MEETING SCHEDULE – Due to a scheduling conflict, the Acting Executive Director recommended rescheduling the meeting to either Monday June 22nd or Monday June 29th. After a short discussion it was decided the next meeting would be held on June 29th.

With no questions, Acting Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Marion advised the April Bill List, Resolution 24-26 was included in the agenda. Chairman Marion said a motion was needed to approve the bills list.

MOTION TO APPROVE RESOLUTION 24-26: THE APRIL BILL LIST

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

ATTORNEY: Mr. Adezio stated there was no April Attorney report.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Mr. Thorpe advised Resolution 25-26, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for March 1, 2026 to March 31, 2026.

MOTION TO APPROVE RESOLUTION 25-26 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved:	Vice-Chair Montero
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 March. 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 %
Mar-26	$ 117,652	$ 47,897	$ 69,755	59%	96	95	$ 94,035	99%

With no questions, Ms. Hydock concluded her report.

RISK/LOSS CONTROL SERVICES: Mr. Callahan referred to the Safety Director's report, which included all risk control and safety activities. Mr. Callahan then referred to the list of all training opportunities that are scheduled through the end of June. He noted that there was a focus on training and specifically highlighted the forklift training course. With no questions, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms. Fahy reported that the RMC team is working on internal claims tracking that would include status updates. With no questions, Ms. Fahy concluded her report.

OLD BUSINESS: A call was held with Chairman Marion, Mr. Adezio, and Ms. Drumheiser during which it was determined that it was appropriate to proceed with securing an archivist. Mr. Marion noted that an additional meeting should be scheduled and requested a scope of services be obtained from the archivist by the RMC team.

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Chairman Marion requested a motion to approve Resolution 26-26 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 26-26 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:26 PM
Minutes prepared by:
Brian Vassallo, Assisting Secretary