

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 2, 2026
ELECTRONICALLY
11:00 AM**

Meeting called to order. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
Sandra Taylor	Present
James Sauro	Absent
Kevin Smaniotto	Present
Kimberly Codispoti	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Karen Read
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ALSO PRESENT:

Jeffrey DiLazzero, Cumberland County
Anthony Bontempo, Cumberland County
Cindy Hickman, Cumberland County
Kathy Doran, Cumberland County
Dominic Buirch, Cumberland County UA
Chris Powell, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Veronica George, Inservco
Yvonne Frey, Inservco
Kelly Guerriero, Inservco
Surretha Hobbs, Inservco
Christine Gallagher, Qual-Lynx
Kerin Drumheiser, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF February 5, 2026

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Auditor Request for Price Quotes - The Fund Office solicited price quotes from two vendors for Auditor Services. Quotes were obtained instead of issuing an RFP as the expected pricing would be below the bidding threshold of \$17,500. One quote was received from the fund's current Auditor, PKF O'Connor Davies (formerly Bowman & Co.) Pricing was received as follows:

PKF O'Connor Davies \$13,740.00

Motion to Award a one-year contract to PKF O'Connor Davies as the Insurance Commission's Auditor

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) The NJCE held the Reorganization Meeting on February 26, 2026. Included in the agenda on **pages 5-8** is a summary report of the meeting. The NJCE is scheduled to meet in-person at Forsgate Country Club on Thursday, April 23, 2026 at 10:30 a.m. Executive Director reported the NJCE held its reorganization meeting on February 26th, with Ross Angelello returning as Chairman and Tim Sheehan as Secretary.

Certificate of Insurance Issuance Report: Attached on **Page 9** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for February. There were 5 certificates of insurance issued during this period.

2026 MEL, MRHIF & NJCE JIF Educational Seminar: Enclosed please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. (**Page 10**)

Financial Fast Track – Included on **Pages 11-13** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for December. As of **December 31, 2025**, the Commission has a deficit of **\$1,435,671**. Total cash on hand is \$3,649,185. Executive Director said the Financial Fast Track report shows a slight decrease in surplus of \$47,000 in the fourth quarter, resulting in a \$1.4 million deficit, however over \$3.6 million in cash. Executive Director said the last couple of years have seemed to level out a bit and hopefully that trend will continue.

NJ CEL Property and Casualty Financial Fast Track (Pages 14-16) – Included in the agenda is the NJ CEL Financial Fast Track Report for December. As of December 31, 2025, the NJCEL has a surplus of **\$18,861,992** and **\$38,891,840** in cash. Executive Director said this is the year-end report, showing a slight dip in surplus of \$97,000. However, year-to-date gain of \$6.8 million for the NJCE. They had a very good year, with over \$18.8 million in surplus. On a side note, this year has not started off well on the property side with approximately 7 or 8 property losses. Kerin Drumheiser said there were a couple CATs losses totaling approximately \$9 million so far.

Claims Tracking Report (Pages 17-18) – Included in the agenda are the Claims Activity Reports for January & February that tracks open claims. Executive Director said the January report showed 14 more open claims than the prior month. However, we regained that in February. There are 20 less claims open which is a quick rebound in February which is great news.

2026 New Jersey Association of Counties Conference: The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

Conner Strong & Buckelew submitted a workshop proposal focusing on *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*. This session was selected and is scheduled for Thursday, May 7th at 4pm. Ed Cooney and Joe Hrusbash will be the panelists.

SAFETY COMMITTEE REPORT: Dr. Cindy Hickman reported for the period of December 2025 through January 2026, the County reported 16 new work-related injury claims. Of these ten were preventable and six were non-preventable. Four claims had medical treatment but no lost time and eight were report only. However, four were medical treatment with some time loss, anywhere from one day to perhaps a six-week surgery. Dr. Hickman outlined various training approaches for preventing future injuries, including videos, webinars, and toolbox talks and also announced coordination of PPE training with JA Montgomery, specifically customized for bus drivers in the CATS division under the Disability and Aging Department, with in-person training scheduled for later in the month.

TREASURER:

REPORT: Treasurer Anthony Bontempo reported on the April Bills List.

MOTION TO APPROVE RESOLUTION 16-26 APRIL BILLS LIST IN

THE AMOUNT OF \$72,566.65

Motion: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Directors report and reported on safety and risk control activities from January through April. A variety of safety director bulletins were electronically distributed during that time period for hazards associated with the weather conditions and exposures that are normally seen during that time period. All of the training opportunities through May 28th are included in the agenda packet. Training is coordinated closely with Dr. Hickman and the training opportunities are reviewed and assigned to the appropriate departments that will benefit from the training. The Expo schedule is included on Page 27 which is a great opportunity for employees to receive live training around the State. These are normally geared towards public works, and for those participating in the Leadership Academy. This is a great opportunity for them to obtain some of the required curriculum topics such as 21 Irrefutable Laws, which is usually taught by retired Police Chief Keith Hummel from the JA Montgomery staff. As Dr. Hickman indicated, a PowerPoint presentation has been developed, which will be presented live for the CATS drivers on April 14th and April 27th. This will cover a variety of topics, such as PPE, safe vehicle operation, if their vehicle breaks down or becomes disabled and what should they do to keep not only themselves and their occupants safe.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from December 10, 2025, meeting was included in the agenda. Minutes for the February meeting will be provided once they are approved at the next meeting. Ms. Violetti said she is working with the County for potential submissions for 2026 the NJCE Reinsurer Safety Grants. Ms. Violetti said she has communicated to all of the members of the Insurance Commission all important 2026 NJCE coverage modifications that may have impacted them.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending February 28, 2026, along with the PPO Savings Report and Top 10 Providers. As of February 28th there were 101 bills, with total charges of \$172,554.36, with savings of \$91,584.05 or 53%.

CLAIMS SERVICE: Kerin Drumheiser reported there are five claims to discuss in Closed Session.

MOTION TO GO INTO EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES FOR PERSONNEL, SAFETY, PUBLIC PROPERTY OR LITIGATION IN ACCOURDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Moved: Commissioner Codispoti

Second: Chairman Marchand
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Chairman Marchand
Second: Commissioner Codispoti
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001355 IN THE AMOUNT OF \$3,500.00

General Liability PAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002436 IN THE AMOUNT OF \$5,000.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002313 IN THE AMOUNT OF \$53,000.00

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002442 IN THE AMOUNT OF \$6,534.29

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002442 IN THE AMOUNT OF \$24,402.94

MOTION TO APPROVE PAYMENT AUTHORIZATION IN THE AMOUNT OF \$80,902.94 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$11,534.29

Moved: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous – Chairman Marchand abstained on claim #3770002436

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner Codispoti
Second:	Chairman Marchand
Vote:	Unanimous

MEETING ADJOURNED: 11:29 AM

NEXT MEETING: WILL BE HELD ON June 4, 2026 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary