

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 3, 2025
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
James Sauro	Absent
Sandra Taylor	Present
Kevin Smaniotto	Present
Christopher Hart	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:

Anthony Bontempo, Cumberland County
John Carr, Cumberland County
Paige Desiere, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Amy Zeiders, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Sarah Mentzer, Vangaurd
Ben Newville, SG Risk
Jon Griglack, SG Risk
Christine Gallagher, Qual-Lynx
Jennifer Conicella, PERMA
Kerin Drumheiser, PERMA
Shai McLeod, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF February 6, 2025

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2025 Property & Casualty Amended Budget – At the February 6th meeting of the Commission, the 2025 Amended Property & Casualty Budget was introduced. In accordance with State regulations, the budget has been advertised in the Commission’s official newspaper and posted at the Clerk’s office. The Public Hearing for the budget will be held at this meeting.

As a result of the Cumberland County Improvement Authority leaving the Commission, the adopted budget was required to be amended; the proposed amended budget has been reduced by \$657,560. The revised budget in the amount of \$4,089,159 is included in the agenda on **Page 3**. This amended budget does not affect the assessments of the County or the Utilities Authority.

Motion to open the Public Hearing on the 2025 Amended Budget.

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

Discussion of Budget: Executive Director said page 3 shows the amended budget which reflects the termination of membership for the Improvement Authority with the reduction and loss funds noted, the NJCE reduction of \$353,000, professional fees reduced as a result and the ancillary coverages over \$37,000, therefore \$657,560 was reduced from the budget, resulting in a new budget total of \$4,089,159. Executive Director asked if there were any questions from the Commissioners or the public. With questions being heard a motion to close the Public Hearing and a adopt Resolution 17-25 were in order.

Motion to close the Public Hearing

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

Motion to approve Resolution 17-25 (Page 4) adopting the Amended Budget for the Cumberland County Insurance Commission in the amount of \$4,089,159 as presented for Fund Year 2025.

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

Designating Authorized Signers for Commission Bank Accounts – With the appointment of CFO Christopher Hart as a fund commissioner, there is a need to amend Resolution 7-25 previously adopted at our February meeting designating authorized signers on Commission bank accounts. Accordingly on **Page 5** is resolution 18-25 for adoption.

**Motion to Adopt Resolution 18-25, Amending Resolution 7-25
Designating Authorized Signatures on Commission Bank Accounts.**

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

Managed Care Request for Proposals – The County Purchasing Department issued a resubmission RFP for the position of Managed Care Provider. Four responsive bids were received from Qual Lynx, Medlogix, First MCO & Innovative Claims Strategies. The responses were reviewed and scored; the recommendation is to appoint the incumbent firm of Qual Lynx.

Auditor Request for Proposals – The County Purchasing Department issued a resubmission RFP for the position of Actuary. One responsive was received from the incumbent auditor Bowman & Company. Their bid was reviewed and scored; the recommendation is to re-appoint the firm of Bowman & Company. **Resolution 19-25 appears on page 6.**

Motion to Approve Resolution 19-25 appointing Qual-Lynx as Managed Care Provider for an eight-month term with two one-year renewals at the Fund's discretion and Bowman & Company as Auditor for a one-year term.

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

Executive Director thanked the Cumberland County Purchasing Division of the Finance Department for their assistance on the RFP process. This was a very trying process and we had to rebid several times on some of the positions. Special thanks to Dave DeWoody and the staff at Purchasing whom we were in constant communication during this process, and it was great to work with them and their assistance was greatly appreciated in this process.

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 7-11) – The NJCE held the Reorganization Meeting on February 27, 2025. Included in the agenda on pages 5-9 is a summary report of the meeting. The NJCE is scheduled to meet virtually on April 21, 2025.

NJCE 2025 Renewal Overview – The NJCE Underwriting Manager and Executive Director of the NJCE held a webinar on Monday, February 24. A copy of the renewal presentation was included as an attachment with the agenda. A recording of the webinar will be posted to njce.org. If you have any questions, please contact the Underwriting Office.

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:

Attached on **Pages 12-13** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for January and February. There were 2 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

Financial Fast Track – Included on **Pages 14-16** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for December. As of **December 31, 2024**, the Commission has a deficit of **\$1,871,082**. Total cash on hand is \$3,685,153. Executive Director discussed a tough fourth quarter with reserve changes of 421,000 and a year-to-date increase in reserves of \$1.1 million, resulting in a \$1.8 million dollar deficit. Executive Director said there are various lines of coverage such as workers comp and general liability. Inservco will be providing a stewardship report which will pinpoint exactly where the losses were. Veronica George of Inservco said that report should be available at the June meeting. Executive Director noted that despite the losses, the cash position is strong, with \$4.7 million in cash as of March.

NJ CEL Property and Casualty Financial Fast Track (Page 17-19) – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of December 31, 2024, the CEL has a surplus of **\$10,922,231** and **\$34,304,464** in cash. Executive Director reported the CEL side shows better performance with a \$10.9 million dollar surplus and over \$34 million in cash

Claims Tracking Report (Page 20) – Included in the agenda is the Claims Activity Report for January that tracks open claims.

Property Appraisals – The next phase of property appraisals is set to begin this week. Representatives from Centurisk (formerly AssetWorks) will be reaching out to points of contacts to perform appraisals on building with values between \$500,000 and \$1,000,000. Last year, properties valued over \$1,000,000 were appraised.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the period of December 1, 2024 through January 31, 2025 where there were 17 new claims and 13 of those claims were report only or initial medical treatment cases, and 25 days lost to date for claims with time loss. Six of the 17 claims were deemed non-preventable. All of the other employees were assigned. Safety trainings with respect to their to their incident or injury. The breakdown of those claims is 10 slips, trips and falls, five struck or injured by an object, one motor vehicle, crash, and one exposure to foreign substance. There were six claims out of the Department of Corrections.

CLAIMS COMMITTEE: Jennifer Conicella said claims committee will meet in Executive Session to discuss claims. Ms. Conicella introduced Kerin Drumheiser, Senior Associate Claims

Consultant who has joined PERMA in January from the NJCE TPA side and she will be working on the Cumberland program. Sarah Mentzer is joining us today from Vanguard who is the new Property TPA handling the Property program for the NJCE as well.

TREASURER:

REPORT: Executive Director reported the April bills list was included in the agenda. The lions share of the bills is for the NJCE 1st installment of a little over \$1.1 million.

MOTION TO APPROVE RESOLUTION 21-25 FEBRUARY BILLS LIST IN THE AMOUNT OF \$1,223,528.14

Motion:	Commissioner Smaniotto
Second:	Chairman Marchand
Roll Call Vote:	4 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said Dr. Hickman and Paige and their team do a great job with advocating for the training programs that are appropriate for the various departments within the county of Cumberland. The expo schedule, which is live training held around State is an opportunity for newer employees to get in person training for the appropriate topics consistent with their job functions. On page 30 the Leadership Skills for Supervisors Workshop is continuing in 2025. This is a two-day program for up and coming supervisor and provide appropriate communication skills, conflict resolution skills and managing stress within their departments.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the December 11, 2024, meeting were included in the agenda. Minutes for the February 12th meeting will be provided once they are approved at the next meeting. Ms. Violetti reported they are working with the County for a potential submission for the 2025 NJCE Reinsurer Safety Grant and will send the documentation to JA Montgomery when the information documentation is complete. The NJCE coverage modifications that impact the members directly have been communicated respectively.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending February 28, 2025, along with the PPO Savings Report and Top 10 Providers. Ms Gallagher provided an update on the overpayment of the Managed Care fee from 2024. Qual Care finance department submitted the reimbursement, and they are waiting to find out if the check was cut. As soon as they get that confirmation, they will email Ms. George at Inservco with the reconciliation.

CLAIMS SERVICE: Claims Manager Veronica George reported there was no report for Open Session.

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

Moved: Chairman Marchand
Second: Commissioner Smaniotto
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Chairman Marchand
Second: Commissioner Smaniotto
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001679 IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Smaniotto
Second: Chairman Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002266 IN THE AMOUNT OF \$101,000.00

Motion: Commissioner Smaniotto
Second: Chairman Marchand

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001556 IN THE AMOUNT OF \$11,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Smaniotto
Second: Chairman Marchand

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002205 IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Smaniotto
Second: Chairman Marchand

Auto Property Damage PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002276 IN THE AMOUNT OF \$24,244.50**

Motion: Commissioner Smaniotto
Second: Chairman Marchand

Property PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#2025352830 IN THE AMOUNT OF \$38,332.45**

Motion: Commissioner Smaniotto
Second: Chairman Marchand

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE
AMOUNT OF \$174,576.95 AND SETTLEMENT AUTHORIZATION REQUESTS
IN THE AMOUNT OF \$12,500.00**

Motion: Commissioner Smaniotto
Second: Chairman Marchand
Roll Call Vote: 4 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved: Chairman Marchand
Second: Commissioner Smaniotto
Vote: Unanimous

MEETING ADJOURNED: 11:42 AM

NEXT MEETING: WILL BE HELD ON JUNE 5, 2025 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary