

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 7, 2025
ELECTRONICALLY
11:00 AM**

Meeting called to order. Open Public Meetings notice read into record. Flag salute recited followed by a moment of silence for Robert Carlson from the Cumberland County Utilities Authority who recently passed away.

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:

John Carr, Cumberland County
Paige Desiere, Cumberland County
Kathy Doran, Cumberland County
Dominic Buirch, Cumberland County UA
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianne, Hardenbergh Insurance Group
Kelly Guerriero, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Sarah Mentzer, Vangaurd
Jon Griglack, SG Risk
Christine Gallagher, Qual-Lynx
Kerin Drumheiser, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Elizabeth Chipman, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF June 5, 2025

Moved:	Commissioner Marchand
Second:	Chairman Smaniotto
Vote:	Unanimous

Executive Director introduced Liz Chipman a new addition to the Perma team and welcomed her to the Commission meeting.

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report: Attached on **Pages 3-4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for May and June. There were 8 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-7) – The NJCE met virtually on Friday, June 13, 2025. A written summary of the meeting is included in the agenda on pages 4-6. The NJCE is scheduled to meet virtually on Thursday, September 25, 2025 at 9:30 a.m. Executive Director said the Fund Auditor submitted the draft financial report, and that was sent off for filing with the State. The cost for property appraisals for the Commission will be reimbursed.

NJCE JIF Renewal Timeline (Pages 8-9) - Included on page 8-9 is the annual timeline for the NJCE renewal process with specific target dates. 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. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.

Financial Fast Track – Included on **Pages 10-12** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for March. As of **March 31, 2025** the Commission has a deficit of **\$1,804,423**. Total cash on hand is \$4,749,978. Executive Director reported the financial fast track report shows a surplus increase of \$28,000. The deficit is \$1.8 million however there is \$4.7 million in cash and hoping thing will start to trend better.

NJ CEL Property and Casualty Financial Fast Track (Pages 13-15) – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of March. As of **March 31, 2025** the NJCE has a surplus of **\$14,462,452**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is

\$26,561,374. Executive Director said a very good quarter for the NJCE with over \$2 million in surplus increase for the quarter bringing the total surplus to \$14.4 million and over \$26 million in cash.

Claims Tracking Report (Pages 16-17) – Included in the agenda are the Claims Activity Reports for May & June that tracks open claims. Executive Director reported in May and June there were six less claims in each month.

Property Appraisals – Most field work has been completed and are under review by the vendor. Final reports should be delivered in the next few weeks. Executive Director provided a status of property appraisals and said most of the field work is complete. They were at the college yesterday finishing up the field work, so those reports should arrive next week. Once received they will be distributed to Christina Violetti for review and uploaded into Origami. The appraisals were completed on properties with a value of \$500,000 to \$1 million.

Informational Items:

2025 NJCE Best Practices Workshop - As previously reported, the NJCE Best Practices Workshop will be hosted this fall virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. More details will be provided closer to the event.

Kerin Drumheiser reported there will be presentations on workers compensation, defensive driving and a day in the life of a risk manager. In response to a question on the Defensive Driving Best Practices Ms. Drumheiser said the session will look at defensive driving from workers comp line, auto physical damage and property and will be presented by JA Montgomery. Safety Director Prince said that this presentation does not provide a reduction in certain coverages as in the DDC6 Program, but this presentation is a safe driving training that would reiterate strategies employees should be deploying when operation vehicles on behalf of the County.

2025 Meeting Schedule – The next Commission meeting is scheduled for Thursday, October 2, 2025 at 11:00 AM via Zoom.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the time period of April 1, 2025, through May 31, 2025. There were 10 new claims and four of those claims were deemed preventable. Training was provided for the preventable claims. There were five slips trips and falls, two strains, two injuries by strike and one exposure. Of the 10 claims eight received medical treatment and two claims resulted in three total lost days.

CLAIMS COMMITTEE: NONE

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 22-25 JUNE BILLS LIST IN
THE AMOUNT OF \$804,967.51**

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 The Leadership Academy is now in operation and started on July 1, 2025. Registration will then begin again on December 1, 2025 for a January 2026 start date. Mr. Prince said the Cumberland training coordinator does a great job in advocating for these opportunities so employees can participate.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the April 9, 2025 meeting were included in the agenda. Minutes for the June 11th meeting will be provided once they are approved at the next meeting. Ms. Violetti said defensive driving training codes have been distributed to the County and the Utility Authority and are available to send to employees for training. Ms. Violetti will work with the County and the Utility Authority to review schedules and applications to make sure everything is updated in the renewal process.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending June 30, 2025, along with the PPO Savings Report and Top 10 Providers. As of June 30th, there were 335 bills, with total charges of \$439,978.00, with a savings of \$272,407.00 or 62%.

CLAIMS SERVICE: Claims Manager Veronica George reported there are claims to discuss in Closed Session. Ms. George said with the July claims bills that will be processed it may hit the annual cap of \$50,000 so she will monitor the managed care cap and implement the process to stop payments once the cap is reached.

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: Commissioner Smaniotto
Second: Chairman Marchand
Vote: Unanimous

Workers Comp PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002008 IN THE AMOUNT OF \$200,180.88**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770001886 IN THE AMOUNT OF \$73,101.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002048 IN THE AMOUNT OF \$17,940.00 SETTLEMENT AUTHORIZATION
IN THE AMOUNT OF \$15,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002258 IN THE AMOUNT OF \$84,607.40**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002269 IN THE AMOUNT OF \$124,500.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002266 IN THE AMOUNT OF \$24,434.87**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770001939 IN THE AMOUNT OF \$50,115.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770002088 IN THE AMOUNT OF \$10,072.35**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

General Liability PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002325 IN THE AMOUNT OF \$56,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770002303 IN THE AMOUNT OF \$4,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002063 IN THE AMOUNT OF \$14,500.00 SETTLEMENT AUTHORIZATION
IN THE AMOUNT OF \$5,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR
CLAIM #3770001925 IN THE AMOUNT OF \$4,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR
CLAIM #3770001962 IN THE AMOUNT OF \$12,500.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR
CLAIM #3770002347 IN THE AMOUNT OF \$250.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Auto Property Damage

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002310 IN THE AMOUNT OF \$1,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Property

MOTION TO ABANDON SUBROGATION REQUEST FOR CLAIM #2024318671

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$522,163.15 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$ \$175,038.35

Moved: Chairman Marchand
Second: Commissioner Smaniotto
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: 11:48 AM

NEXT MEETING: WILL BE HELD ON OCTOBER 2, 2025 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary