

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 4, 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
----------------	--------

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Karen Read
--------------------	--

ALSO PRESENT:

Jeffrey DiLazzero, Cumberland County
John Carr, 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
Danielle Colaianni, Hardenbergh Insurance Group
Matthew Lonnon, SG Risk
Veronica George, Inservco
Yvonne Frey, Inservco
Kelly Guerriero, Inservco
Surretha Hobbs, Inservco
Christine Gallagher, Qual-Lynx
Kerin Drumheiser, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF April 2, 2026

Moved:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

NJ Counties Excess Joint Insurance Fund (NJCE) - The NJCE met virtually on Monday, April 23, 2026, at 11:00 a.m. Included in the agenda on **pages 3-5** is a summary report of the meeting. The NJCE is scheduled to meet on Friday, June 26, 2026, at 9:30 a.m.

Certificate of Insurance Issuance Report: Attached on **pages 7-8** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for March. There were 6 certificates of insurance issued during this period.

Financial Fast Track – Included on **pages 9-14** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for February & March. As of **March 31, 2026**, the Commission has a deficit of **\$1,440,534**. Total cash on hand is \$3,863,022. Executive Director said the February Fast track showing a \$28,000 increase in surplus, helping out a little bit, however the March report on page 12 shows a \$40,000 decrease in surplus. This is the first quarter actuarial report. There is not a lot of activity, which is good news. Case reserves were down \$10,000, and IBNR is up slightly. A quiet quarter which is good news. The deficit is at \$1.4 million, which has hovered the same for quite some time now and we will continue to monitor that. Executive Director said he spoke with Kerin Drumheiser about taking a deep dive into open claims from prior years in the next month or so and a full report will be provided.

NJ CEL Property and Casualty Financial Fast Track (pages 15-17) – Included in the agenda is the NJ CEL Financial Fast Track Report for February. As of February 28, 2026, the CEL has a surplus of **\$17,938,022** and **\$31,199,182** in cash. Executive Director said the February report shows \$225,000 decrease in surplus. The CEL experienced significant property losses due to winter freeze claims, driving a \$1 million deficit for 2026, though overall surplus remains at \$17.9 million with over \$31 million in cash.

Claims Tracking Report (page 18) – Included in the agenda is the Claims Activity Report for March that tracks open claims. Executive Director said the Claims Activity report, simply showing open claims from one month to the next for the month of March showing just one more open claim than the prior month which is good news.

Cumberland County 2027 NJCE Membership Renewal – Cumberland County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2027. The Fund Office sent a sample resolution and agreement to the County to adopt and confirm their intent to renew their membership with the NJCE.

NJCE Claims Summit & Coverage Review - PERMA Claims and the NJCE Underwriting Manager held a TPA Summit on April 8th for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended. Kerin Drumheiser reported at the TPA Summit and Coverage Review we partnered with Connor Strong's Underwriting Department. Inservco brought their supervisor teams and the adjusters. We went over reporting instructions, reserving case files and file handling. It was a great day and very well received.

2026 MEL, MRHIF & NJCE JIF Educational Seminar - The 16th Annual Education Seminar was held virtually again this year. Two sessions were conducted, both of which were well attended. The seminar qualified for Continuing Education Credits and certificates are expected to be issued within 30 days. Copies of the Power Point presentations are available upon request from the Fund Office.

2026 New Jersey Association of Counties Conference - NJAC held their 75th annual conference several weeks ago at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund was among one of its many exhibitors.

The annual conference hosts variety of educational sessions and forums relevant to counties and their operations. Conner Strong & Buckelew conducted two workshops: *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* paneled by Edward Cooney, Partner, Conner Strong & Buckelew and *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Additional information on either workshop can be provided upon request and we look forward to exhibiting at next year's annual conference.

SAFETY COMMITTEE REPORT: Dr. Cindy Hickman reported 16 injuries overall, with seven discussed in detail where four were determined to be not preventable due to job nature and three were preventable, leading to recommendations for specific training courses including distracted driving, heavy lifting, and fall prevention.

TREASURER:

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

**MOTION TO APPROVE RESOLUTION 17-26 APRIL BILLS LIST IN
THE AMOUNT OF \$12,494.66**

Motion:	Commissioner Codisposti
Second:	Chairman Marchand
Vote:	Unanimous

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report and reported on safety training activities including PPE and bus safety training at CATS, with upcoming blood-borne pathogens training scheduled for next month. Thank you to Dr. Hickman for promoting those training opportunities and programs and encouraging our employees to participate.

RISK MANAGER: Risk Manager Christina Violetti reported on April 9, 2026 the risk manager's office provided a review of the active assailant policy. Since all members of the NJCE JIF now have the coverage Ms. Violetti was able to explain all the coverages what to do in the event a claim needs to be filed. On the 2026 NJCE Reinsurer Safety Grant, two submissions were provided to J.A. Montgomery on behalf of Cumberland County for 15 security cameras total \$49,420.00 and on behalf of the Planning and Tourism and Community Affairs Department for AEDs and corresponding accessories totaling \$4,371.78, with decisions pending by August 1st. Ms. Violetti said her office will work closely with the County and the Utilities Authority to make sure that all of the information is provided for the upcoming 2027 Underwriting Renewal by the deadline.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending April 30, 2026, along with the PPO Savings Report and Top 10 Providers. As of April 30th there were 254 bills, with total charges of \$302,842.99, with savings of \$174,659.63 or 58%.

CLAIMS SERVICE: Kelly Guerriero presented the 2025 stewardship report, highlighting key statistics including the jail having the most claims at 194 (55% of total), policy year 2024 having the most claims at 130, and the jail location having the highest net incurred at \$1,663,533.17 (52% of total). The report showed improvements in claim reporting time, decreasing from 13.91 days in 2023 to 1.72 days in 2025. Executive Director suggested presenting this information at the next claims meeting and encouraged attendees to reach out to Kelly Guerriero with any questions.

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:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001476 IN THE AMOUNT OF \$15,774.37

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002338 IN THE AMOUNT OF \$118,480.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002513 IN THE AMOUNT OF \$108,623.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002529 IN THE AMOUNT OF \$107,640.66

General Liability PAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001910 IN THE AMOUNT OF \$45,000.00

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002252 IN THE AMOUNT OF \$4,378.00

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002515 IN THE AMOUNT OF \$750.00

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002496 IN THE AMOUNT OF \$2,590.24

Property SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUESTS FOR CLAIM #3770002526 IN THE AMOUNT OF \$734.61

MOTION TO APPROVE PAYMENT AUTHORIZTATION IN THE AMOUNT OF \$334,743.66 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$69,227.22

Moved:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

MEETING ADJOURNED: 11:40 AM

NEXT MEETING: WILL BE HELD ON August 6, 2026 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary