

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 5, 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
Danille Colaianni, Hardenbergh Insurance Group
Kelly Guerriero, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Sarah Mentzer, Vangaurd
Ben Newville, SG Risk
Christine Gallagher, Qual-Lynx
Robyn Walcoff, PERMA
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 April 3, 2025

Moved:	Commissioner Marchand
Second:	Chairman Smaniotto
Vote:	Unanimous

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 March and April. There were 7 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 5-8) – The NJCE met virtually on Monday, April 21, 2025 at 9:30 a.m. Included in the agenda on pages 5-7 is a summary report of the meeting. The NJCE is scheduled to meet virtually on Friday, June 13, 2025 at 9:30 a.m.

Vanguard Claims Administration (Page 9) – Included in the agenda on page 9 is reporting information to report property claims to Vanguard, the NJCE JIF's Claims Administrator. Executive Director asked Senior Associate Claims Consultant Kerin Drumheiser to review the information on the new property claims administrator. Ms. Drumheiser said the contact information for Vanguard is provided in the agenda. Sarah Mentzer and the Vanguard team are listed, broken down by line of coverage for cyber, property, auto, physical damage, equipment, and crime. If members have any questions, please reach out to Kerin Drumheiser or Zareena Majeed. Ms. Drumheiser welcomed Ms. Mentzer and the Vanguard team.

Financial Fast Track – Included on **Pages 10-15** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for January and February. As of **February 28, 2025** the Commission has a deficit of **\$1,776,115**. Total cash on hand is \$3,243,621. Executive Director said on page 10 is the January Financial Fast Track showing a slight gain of \$26,000 in reserves bringing the deficit to \$1.7 million. On page 13 is the February report, with a slight gain of \$13,000 with the deficit pretty much the same as January with cash on hand at \$3.2 million.

NJ CEL Property and Casualty Financial Fast Track (Pages 16-18) – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2025** the NJCE has a surplus of **\$12,374,694**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$21,226,323**. Executive Director reported on page 16, the NJCE Report shows \$186,000 increase in surplus, bringing the total to \$12.3 million and over \$21 million cash.

Claims Tracking Report (Pages 19-20) – Included in the agenda are the Claims Activity Reports for March & April that tracks open claims. Executive Director reported there were 16 more open claims in March than in the prior month. However, in April, we saw a 13 claim reduction. Executive Director said the Claims Activity report shows a net decrease of 3 open claims between March and April which is a nice recovery.

Property Appraisals – Field work has been completed and are under review by the vendor. Final reports should be delivered next week.

Boiler & Machinery (Page 21) – Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. They are offering free training for Boiler Control and Water Treatment. Included in the agenda on page 22 is a flyer outlining the training. If anyone has any questions or issues with registering, they should contact the Fund Office.

2025 MEL, MRHIF & NJCE Educational Seminar – The 15th Annual Educational Seminar was held virtually again this year with two well attended sessions taking place on April 25 and May 2. The seminars qualified for Continuing Education Credits.

Best Practices Seminar – October 30, 2025 - The Best Practices Seminar will be taking place virtually on Thursday, October 30, 2025, 9:30 a.m. to 12:30 p.m. this year. Please mark your calendars and save the date. Additional details will be shared closer to the event.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the time period of February 1, 2025 through March 31, 2025. There were 17 new claims and 11 of those claims were deemed non-preventable. For the time period there were ten claims that were where someone was struck by an object, three were strain injuries, one exposure to hazardous substance, two slips trips and falls and one motor vehicle accident. Of the 17 claims eight resulted in no time loss, six individuals were placed on light duty and there was a total of 14 days lost

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 21-25 JUNE BILLS LIST IN
THE AMOUNT OF \$9,134.34**

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 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 31

the Leadership Skills for Supervisors Workshop is continuing in 2025. This is a two-day program for up-and-coming supervisors and provide appropriate communication skills, conflict resolution skills and managing stress within their departments. This information will be distributed at the next safety committee meeting to answer any questions, and to encourage our employees to attend the appropriate classes.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the February 12, 2025 meeting were included in the agenda. Minutes for the April 9th meeting will be provided once they are approved at the next meeting. Ms. Violetti discussed driving training for employees. The Utility Authority has requested training for 20 employees, and the County has requested training for 50 employees. The total cost for the training is approximately \$2,873.50. Ms. Violetti said there is a training line on the budget and requested funding for the training from that line on the budget.

MOTION TO AUTHORIZE \$3,000 FOR DEFENSIVE DRIVING TRAINING

Motion:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

Ms. Violetti reported they have provided a submission to JA Montgomery on behalf of the County Public Works Department. The Department has requested funding for the installation of six cameras at the Bridgeton and Vineland fueling facilities. The total cost for the six cameras and corresponding accessories is \$46,900. These facilities are utilized by both the county employees as well as other entities. The cameras would provide full coverage of all the pumps at both facilities. The installation of the cameras will mitigate risks by deterring criminal activity, monitoring compliance with operational procedures and reducing liability claims. Ms. Violetti said the 2026 underwriting renewal data is about to be released and she will be reaching out to both members to assist them with the renewal.

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. As of April 30th, there were 238 bills, with total charges of \$373,660.25, with the savings of \$234,828.74 or 63%.

CLAIMS SERVICE: Claims Manager Veronica George reported there are claims to discuss in Closed Session. Kelly Guerriero presented the 2024 Stewardship Report, covering claim statistics for the last three policy periods. The report shows that the jail has the most claims in the amount of 208 and highest net incurred in the amount of \$1,713,300.94, while the average days to report a claim have improved from 13.91 to 3.19 days over the past three years.

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
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Second: Commissioner Smaniotto
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Chairman Smaniotto
Second: Commissioner Marchand
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001476 IN THE AMOUNT OF \$32,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001540 IN THE AMOUNT OF \$41,399.50 AND SETTLEMENT AUTHORIZATIN REQUEST IN THE AMOUNT OF \$19,350.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001948 IN THE AMOUNT OF \$49,928.31

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002052 IN THE AMOUNT OF \$7,500.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

General Liability PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002285 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002286 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002270 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002267 IN THE AMOUNT OF \$4,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002268 IN THE AMOUNT OF \$5,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Auto Property Damage PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002245 IN THE AMOUNT OF \$10,630.59

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO ABANDON SUBROGATION REQUEST FOR CLAIM #2022266245

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO ACCEPT PARTIAL SUBROGATION REQUEST FOR CLAIM #2024327106

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Work Comp PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770001938 IN THE AMOUNT OF \$44,954.38**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE
AMOUNT OF \$128,984.47 AND SETTLEMENT AUTHORIZATION REQUESTS
IN THE AMOUNT OF \$ \$100,778.31**

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 Smaniotto
Second: Commissioner Marchand
Vote: Unanimous

MEETING ADJOURNED: 11:47 AM

NEXT MEETING: WILL BE HELD ON AUGUST 7, 2025 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary