

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – OCTOBER 2, 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 <b>Bradford Stokes, Karen Read</b>
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**ALSO PRESENT:**

John Carr, Cumberland County  
Anthony Bontempo, Cumberland County  
Paige Desiere, Cumberland County  
Kathy Doran, Cumberland County  
Dominic Buirch, Cumberland County UA  
Kaleigh Sawers, Bowman & Company  
Christina Violetti, Hardenbergh Insurance Group  
Joseph Henry, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
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 August 7, 2025**

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**2024 Audit Report** – A draft copy of the 2024 Audit was distributed to Fund Commissioners under separate cover. Representatives of the Commission’s auditor, Bowman & Company, will attend the meeting to formally present the audit. Included in the agenda on **pages 3-5** is Resolution 25-24, Certification of Annual Audit Report for the Period ending December 31, 2024 along with the Group Affidavit Form.

Kaleigh Sawers of Bowman & Company reviewed the 2024 Audit Report. Ms. Sawers said she was happy to report that after completion of the auditing procedures the report is issued as an unmodified opinion with respect to the financial statements as a whole and also the internal controls over financial reporting. This means there were no findings or recommendations listed in the audit report. It is unusual to have findings in these types of entities because they are professionally managed. Ms. Sawers said all of the TPAs do a wonderful job, starting with Executive Director Stokes and his team at PERMA. The comparative statement of net position lists total assets for the year were \$4.3 million. Liabilities and reserves were \$6.1 million resulting in a net position of a negative \$1.8 million. Ms. Sawers reported the reason for the deficit is that the reserves for the years had an increase of 24% from last year to this year and that is like the increase from 2022 to 2023 where there was a 20% increase. Reserves are very much an estimate and is not actual monetary cash that is outgoing or incoming. It is based on the actuary’s projections. A discussion with the claims admin may be helpful to see if there are any specific claims that are driving the increase. Overall, the actual cash position of the Commission is good. Revenues for the year were \$4.4 million, operating expenses \$5.7 million, operating loss of \$1.3 million, which is very much driven by those loss reserves, because they are part of the provision for claims and claims adjustment expenses up at the top of the operating expenses, and the non-operating revenue of \$200,000, which arrives at the ending net deficit of \$1.8 million. There were no new disclosures added to the notes to the financial statements, and the supplementary statutory schedules summarize all of the financial information just presented by fund year and by line of coverage. Ms. Sawers thanked the Commission for the opportunity to serve the Commission once again.

**Motion to approve Resolution 23-25, Certification of Annual Audit Report for Period Ending December 31, 2024**

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

**Certificate of Insurance Issuance Report:** Attached on **Pages 6-8** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for July and August. There were 11 certificates of insurance issued during this period.

**Motion to approve the certificate of insurance report.**

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

**Amendment to the 2025 Plan of Risk Management** – There is a need to update the Fund’s Plan of Risk Management adding and correcting some minor details of the Plan. The revised plan with the changes highlighted in yellow appears in **Appendix II**. Executive Director Stokes reviewed the updates which were to add terrorism coverage to the plan and the underinsured motorist liability coverage limits are listed in the plan and so the statutory minimums have been added. On page 4 there were some agencies added to the Med/Mal coverage. There is a correction for the Cumberland County Utilities Authority the retention was corrected from \$50,000 to \$25,000. Executive Director Stokes thanked Christina Violetti for her thorough review of the Plan.

**Motion to approve revisions to the 2025 Plan of Risk Management**

Moved:	Commissioner Taylor
Second:	Chairman Marchand
Vote:	Unanimous

**NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** – The NJCE met virtually on Thursday, September 25, 2025. A written summary of the meeting is included in the agenda on pages 9-11. The NJCE is scheduled to meet virtually on Thursday, October 23, 2025 at 9:30 am. Executive Director Stokes reported the 2024 audit was adopted. The Underwriting team previewed the 2026 renewal and Safety Director Glenn Prince discussed the 2025 Safety Grant with accolades going out to him for that.

**2026 Renewal** – The 2026 renewal process began the beginning of August with a deadline to complete by September 5. The Fund Office is following up for any outstanding items.

**2026 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22<sup>nd</sup>. A copy the presentation will be sent under separate cover, and a recording of the webinar will be uploaded to the NJCE website.

**Financial Fast Track** – Included on **Pages 12-17** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for April & May. As of **May 31, 2025**, the Commission has a deficit of **\$1,758,246**. Total cash on hand is \$3,084,972. Executive Director reported the April report showing a small gain of about \$16,000 in surplus. On page 15 was the May report where another small gain was picked up in additional \$20,000. Deficit is still sitting

at \$1.7 million. As Kylie mentioned, a lot of that is reserve-driven and IBNR-driven. There is over \$3 million in cash, so we are in pretty good financial position there.

**NJ CEL Property and Casualty Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 11-13 is the NJCE Financial Fast Track Report for the month of June. As of June 30, 2025, the NJCE has a surplus of **\$15,741,748**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is \$27,953,511. The June report shows a strong performance with \$1.5 million in surplus, with an overall total of \$15.7 million. The NJCE is doing very well with almost \$28 million in cash.

**Claims Tracking Report (Pages 21-22)** – Included in the agenda are the Claims Activity Reports for July & August that tracks open claims. Executive Director said the July report shows two less open claims and in August there was an increase of three claims.

**Third Installment Assessments** – A reminder that the third installment assessment bills are due by November 3<sup>rd</sup>.

### **Informational Items:**

**2025 NJCE Best Practices Workshop** - As previously reported, the NJCE Best Practices Workshop will be hosted 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. An e-mail invitation was sent out on September 4<sup>th</sup>. A copy of the invitation is included in the agenda on **pages 23 and 24**.

**New Jersey State League of Municipalities Annual Conference** - The 110th annual conference is scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 19. We encourage our commissioners to attend.

**2025 Meeting Schedule** – The next Commission meeting is scheduled for Thursday, December 4, 2025 at 11:00 AM via Zoom.

**SAFETY COMMITTEE REPORT:** Paige Desiere reported on the workers compensation claims from the time period of June 1, 2025, through July 31, 2025. There were 12 new claims of which three of those claims were deemed non-preventable, with only three days lost time. Slips trips and falls continue to be the top factor with five of the twelve claims in that category.

**CLAIMS COMMITTEE:** Claims Consultant Kerin Drumheiser had no report for open session and PARs and SARs were discussed in closed session.

### **TREASURER:**

**REPORT:** Treasurer Anthony Bontempo reported on the October Bills List.

**MOTION TO APPROVE RESOLUTION 24-25 OCTOBER BILLS LIST IN THE AMOUNT OF \$124,052.36**

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

**CEL SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Directors report and reported on training opportunities, including upcoming Expos in Atlantic County at Atlantic County Cape Community College in Mays Landing on October 23<sup>rd</sup> and in Gloucester County at Rowan College in Sewell NJ on November 7th, and mentioned that the 2026 training schedule is being developed. On September 29<sup>th</sup> Mr. Prince presented the Train the Trainer entry-level driver training program with Commissioner Smaniotto in attendance. It was great opportunity to train our CDL drivers in-house at no cost. Mr. Prince discussed the 2025 safety grant awards, with Cumberland County receiving funding in the amount of \$15,633.50 for surveillance cameras at fueling locations in Vineland and Bridgeton. In approximately 90 days, the 2026 safety grant will open again, and as soon as we hear from the carriers how much funding will be available a memo will be distributed to all members.

**RISK MANAGER:** Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from June 11, 2025, meeting was included in the agenda. Minutes for the August 13th meeting will be provided once they are approved at the next meeting. Ms. Violetti said the 2026 underwriting renewal data has been entered into Broker Buddha, and there are a couple outstanding items for Origami, which will be taken care of immediately. Otherwise, most of the renewal has been completed. Enclosed was the schedule for the 2026 Safety and Accident Review Committee Meetings. A motion to approve the schedule as presented for 2026 was requested.

\ **MOTION TO APPROVE 2026 SAFETY AND ACCIDENT REVIEW  
COMMITTEE MEETINGS**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Vote: Unanimous

**MANAGED CARE:** Christine Gallagher reviewed the Cumulative Savings report for the period ending August 31, 2025, along with the PPO Savings Report and Top 10 Providers. As of August 31st, there were 440 bills, with total charges of \$728,308.78, with savings of 60%.

**CLAIMS SERVICE:** Claims Manager Veronica George reported there are claims to discuss in Closed 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 Taylor  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Vote: Unanimous

Workers Comp PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001372 IN THE AMOUNT OF \$5,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002062 IN THE AMOUNT OF \$5,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

Liability PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001655 IN THE AMOUNT OF \$10,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$20,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Roll Call Vote: 4 Ayes, 0 Nays

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT:** Nancy Ridgeway from Upper Deerfield said the audit report presented was great work.

**MOTION TO ADJOURN:**

Moved:	Chairman Marchand
Second:	Commissioner Taylor
Vote:	Unanimous

**MEETING ADJOURNED: 11:31 AM**

**NEXT MEETING: WILL BE HELD ON DECEMBER 4, 2025 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary