

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
OPEN MINUTES
SEPTEMBER 25, 2025
VIA TELECONFERENCE
9:30 AM**

**MEETING OF THE FUND CALLED TO ORDER AT 9:30 A.M. BY CHAIRMAN ANGILELLA
OPEN PUBLIC MEETING ACT READ INTO RECORD**

PLEDGE OF ALLEGIANCE

ROLL CALL BOARD OF FUND COMMISSIONERS

Ross Angilella, Chairman	Camden County	Present
Tim Sheehan, Secretary	Gloucester County	Present
Janette Kessler, Commissioner	Atlantic County	Present
Ashley Buono, Commissioner	Burlington County	Absent
Kevin Smaniotto, Commissioner	Cumberland County	Present
John Kelly, Commissioner	Ocean County	Absent
Edmund Shea, Commissioner	Hudson County	Present
Chris Marion, Commissioner	Mercer County	Present
Laura Scutari, Commissioner	Union County	Present
Teri O'Connor, Commissioner	Monmouth County	Absent

ALTERNATE FUND COMMISSIONERS

Anna Marie Wright	Camden County	Absent
Dina Rocco	Burlington County	Present
Michael Fiure	Ocean County	Absent
Nicola Trasente	Mercer County	Absent
Eugenio Esquivel	Union County	Present
Joseph Kelly	Monmouth County	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Joseph Hrubash, Nancy A. Ghani, Brandon Tracy
	Perma Claims Robyn Walcoff
Attorney	Laura Paffenroth
Auditor	Bowman & Company, LLP Dennis Skalkowski, Kaleigh Sawers
Safety Director	JA Montgomery Risk Control Glenn Prince
Treasurer	David McPeak
Underwriting Manager	Conner Strong & Buckelew Edward Cooney, Jonathon Tavares
Claims Administrator	
Property Claims Administrator	Vanguard Claims Administrator Sarah Mentzer

ALSO PRESENT:

Antoinette DePaola, Ocean County
William Demand, Ocean County Utility Authority
Stephen Peacock, Safety National
Rachel Perry, Conner Strong & Buckelew, Underwriting
Muhammed Hernandez, Conner Strong & Buckelew, Underwriting
Tom Merchel, Conner Strong & Buckelew, RMC
Katherine Walters, Conner Strong & Buckelew, RMC
Jaclyn Lindsey, Conner Strong & Buckelew, RMC
Justin Gallo, Polaris Galax Group
Peter Soriero, Allied Risk Management Services, RMC
Spiro Molfetas, Allied Risk Management Services, RMC
Jennifer Beck, Alliant Americas, RMC
Victoria Sjulander, Alliant Americas, RMC
Christina Violetti, Hardenbergh Insurance Group, RMC
Bradford Stokes, PERMA
Cathy Dodd, PERMA
Jason Thorpe, PERMA
Karen Read, PERMA
Elisabeth Chipman, PERMA
Emalee Cronwell, PERMA
Robyn Walcoff, PERMA Claims
Zareena Majeed, PERMA Claims
Kerin Drumheiser, PERMA Claims
Shai McLeod, PERMA Claims

MINUTES: Open Minutes as of June 13, 2025 were included in the appendices agenda and Closed Minutes as of June 13, 2025, were distributed separately for review.

MOTION TO APPROVE OPEN MINUTES FROM JUNE 13, 2025 AND CLOSED MINUTES FROM JUNE 13, 2025 AS PRESENTED:

Moved: Commissioner Smaniotto
Second: Commissioner Shea
All in favor: Ayes – Nays – *1 abstention Commissioner Joe Kelly*

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR'S REPORT:

NJCE CLAIMS REVIEW COMMITTEE: Executive Director reported that the Claims Review Committee met on Thursday, September 25th at 9:00am to review PARs. There were no additional questions, and Closed Session was not needed to discuss claims reviewed at the Claims Review Committee, so it was appropriate to accept the Committee's recommendations.

MOTION TO ACCEPT THE CLAIMS COMMITTEE'S RECOMMENDATION TO APPROVE THE CLAIMS

Moved: Commissioner Shea
Second: Commissioner Jack Kelly
All in favor: Unanimous

Executive Director added it will be necessary to enter closed session at the appropriate time to discuss a contractual matter.

DECEMBER 31, 2024 AUDIT: Executive Director reported a draft financial audit was previously reviewed at the June meeting and subsequently filed by the Fund Office with DOBI & DCA on 6/17/25 along with an extension request to file the annual audit report. The Fund Auditor has prepared the final financial audit; copies of the report were distributed separately from the agenda. Fund Auditor was in attendance to review the final and provided a high level overview of the Fund noting there were no changes to the audit since it was reviewed in June.

Enclosed was Resolution 30-25 approving the year-end financials. Fund Commissioners will be asked to execute an affidavit indicating they have read the General Comments Section of the Audit Report. Executive Director added the Fund office will file the final report and supporting resolution with the State following the meeting.

MOTION TO APPROVE YEAR-END FINANCIALS, ADOPT RESOLUTION 30-25 AND EXECUTE AN AFFIDAVIT INDICATING THAT FUND COMMISSIONERS HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Moved:	Chairman Angilella
Second:	Commissioner Smaniotto
All in favor:	Unanimous

2026 BUDGET & RENEWAL TIMELINE: Included in the agenda was the annual timeline for the NJCE renewal process with specific target dates and the Underwriting Manager's memo on the 2026 renewal. Executive Director reviewed the timeline highlighting important dates.

UNDERWRITING DATA COLLECTION: The 2026 renewal process began - August 1st with a deadline to complete by September 5th. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami. In response to Commissioner Kessler, Underwriting Manager is expecting positive marketing results however the Executive Director cautioned that will just be the excess insurance piece of the budget and Fund Office is awaiting additional information that could affect the overall budget.

NJCE COMMITTEES:

FINANCE SUB COMMITTEE: Executive Director reported the Finance Sub Committee is scheduled to meet on October 17th at 11am via Zoom to discuss the 2026 preliminary budget.

NJCE SAFETY COMMITTEE: The Safety Committee met on Monday September 15th at 10:00am via Zoom. Included in the agenda as part of the Safety Director's report were the minutes from the meeting. Safety Director provided an overview of the discussion held. The next meeting is scheduled for Monday, December 8th at 10am via Zoom.

2025 SAFETY GRANT PROGRAM: As a reminder, the 2025 grant program has contributions from Safety National and Munich RE in the amounts of \$75,000 and \$15,000 respectively, for a total grant amount of \$90,000. Safety Director has received submissions totaling \$123,782.12 as outlined in the memo. Fund Office is seeking authorization from the Board of Fund Commissioners to authorize a "one-time" additional contribution of \$33,782.12 to cover the cost of awarded submissions for a total Safety Grant of \$123,782.12. Executive Director said supplemental monies were budgeted for this and are available in the 2025 budget to fund this additional contribution.

MOTION TO AUTHORIZE THE NJCE JIF TO CONTRIBUTE AN ADDITIONAL \$33,782.12 TO THE 2025 SAFETY GRANT FOR A TOTAL OF \$123,782.12

Moved:	Chairman Angilella
Second:	Commissioner Smaniotto
All in favor:	Unanimous

PROFESSIONAL SERVICES:

PURCHASING THRESHOLDS: The QPA has notified the Fund that the state has increased its minimum bid and quote thresholds. Fund Attorney said the Governor updates the bidding threshold every five years. Enclosed in the agenda was Resolution 31-25 to adopt the change.

MOTION TO ADOPT RESOLUTION 31-25 INCREASING THE BID THRESHOLD.

Moved:	Chairman Angilella
Second:	Commissioner Smaniotto
All in favor:	Unanimous

PROFESSIONAL SERVICES: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2025. Executive Director reported the Fund Office in conjunction with NJCE Fund Attorney and QPA will start the procurement process in October.

CLAIMS RESOLUTION CORPORATION (CRC): Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth’s TPA services with the data transition expected to be completed by August 2025. Executive Director provided a status update at the June Fund meeting in closed session and will provide another update in closed session.

MEMBERSHIP INQUIRY: Executive Director received an inquiry from Bergen County about joining the NJCE.

DUE DILIGENCE REPORTS

FINANCIAL FAST TRACK: Enclosed in the agenda was the Financial Fast Track as of June 30, 2025. Executive Director reported the statutory surplus was \$15.7 million an increase of \$3.8 million since the beginning of the year and \$1.5 increase since last quarter.

CLAIMS MANAGEMENT REPORT: Enclosed in the agenda was the Expected Loss Ratio as of June 30, 2025 and this report correlates with the Financial Fast Track.

REGULATORY COMPLIANCE CHECKLIST – AS OF 9/23/2025: Enclosed in the agenda was a checklist that tracks contracts, compliance and other Fund business.

INFORMATIONAL ITEMS

MEMBERSHIP RENEWAL: The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2025. Deputy Executive Director reported to date the Counties of Ocean and Mercer have renewed their membership with the NJCE JIF.

2026 PRE-RENEWAL WEBINAR: Deputy Executive Director reported the Underwriting Manager held a 2026 pre-renewal webinar on September 22nd at 10am. The presentation and a recording of the webinar will be uploaded to [njce.org](https://www.njce.org).

2025 BEST PRACTICES WORKSHOP: Deputy Executive Director stated 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 of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. An invitation to register was distributed via email on September 4th and is included in the agenda.

2025 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Deputy Executive Director said the 110th annual conference is scheduled for November 18th through November 20th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 19th. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend.

TREASURER REPORT:

Included in the agenda was the confirmation of bills lists, approval of payments and the Treasurer's reports for May thru July 2025.

VOUCHER PAYMENTS (BILL LIST) –

Resolution 32-25 Confirmation of July 2025 Payments	\$424,541.24
Resolution 33-25 Confirmation of August 2025 Payments	\$305,154.28
Resolution 34-25 Approval of September 2025 Payments	\$2,060,924.69
Resolution 35-25 Approval of Supplemental September 2025 Payments	\$28,391

CONFIRMATION OF MAY 2025 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

2010	0.00
2011	0.00
2012	2,721.20
2013	0.00
2014	0.00
2015	516.00
2016	3,484.00
2017	0.00
2018	1,134.00
2019	3,329.12
2020	0.00
2021	6,121.20
2022	8,287.50
2023	0.00
2024	569,571.08
2025	0.00
TOTAL	\$595,164.1

CONFIRMATION OF JUNE 2025 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

2010	0.00
2011	0.00
2012	2,754.95
2013	570.00
2014	0.00
2015	637.20
2016	4,771.00
2017	0.00
2018	371.00
2019	21,008.94
2020	76,826.72
2021	6,157.20
2022	270,956.68
2023	0.00
2024	11,905.92
2025	0.00

TOTAL	\$395,959.61
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CONFIRMATION OF JULY 2025 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

2010	0.00
2011	0.00
2012	5,607.77
2013	5,111.99
2014	0.00
2015	0.00
2016	5,416.89
2017	0.00
2018	0.00
2019	9,951.54
2020	0.00
2021	9,181.80
2022	51,675.57
2023	0.00
2024	138,845.42
2025	157,823.52
TOTAL	\$383,614.5

MOTION TO APPROVE RESOLUTIONS 32-25 TO 33-25 CONFIRMATION OF JULY AND AUGUST PAYMENTS AND RESOLUTION 34-25 TO 35-25 APPROVAL OF SEPTEMBER 2025 PAYMENTS AND SEPTEMBER 2025 SUPPLEMENTAL PAYMENTS

Moved: Chairman Angilella
Second: Commissioner Smaniotto
Roll Call:

UNDERWRITING MANAGERS REPORT:

REPORT: Mr. Cooney said his team held a pre-renewal presentation and will keep communication open with any changes positive or negative concerning excess insurance, other plans and developments as his team works through the overall renewal.

SAFETY DIRECTOR:

REPORT: Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from June 2025 to September 2025 and training opportunities through November. Commissioner Smaniotto thanked Mr. Prince for his visits in Cumberland County and valuable expertise. Commissioners echoed Commissioner Smaniotto's comments and thanked Mr. Prince.

FUND ATTORNEY:

REPORT: Fund Attorney had nothing additional to report.

CLAIMS ADMINISTRATOR-WORKERS COMPENSATION:

REPORT:

Claims Resolution Corporation submitted their network savings report-showing provider billed amounts of \$251,619, paid amount of \$120,205 and net savings of \$124,145 or 50% through August 2025. There was a 92% network utilization rate through August 2025.

CLAIMS ADMINISTRATOR:

REPORT: Vanguard had nothing further to report in open and no PARs to review in Closed Session.

CLOSED SESSION

Executive Director requested closed session to discuss a contractual matter in closed session; the Board of Fund Commissioners, Fund Attorney, and Executive Director entered a breakout room. All other attendees were asked to remain in open session..

MOTION TO APPROVE RESOLUTION 25-25 TO GO INTO CLOSED SESSION

Moved:	Commissioner Jack Kelly
Second:	Commissioner Kessler
All in favor:	Unanimous

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

NON- AGENDA ITEMS: NONE

NEXT MEETING: Thursday, October 23, 2025 - 9:30 AM virtually

MOTION TO ADJOURN:

Moved:	Commissioner Jack Kelly
Second:	Commissioner Kessler
All in favor:	Unanimous

MEETING ADJOURNED: 10:14 AM

Brandon Tracy, Assisting Secretary