

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 25, 2025
ZOOM VIRTUAL MEETING
10:30 A.M.**

Meeting was called to order by Chairman Angilella. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Present
Anna Marie Wright	Present
Steve Williams	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	Claims Resolution Corporation Linda Tinsley-Page Tracy Ware Denise Dorsey Lauren Joseph Monica Miller
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	Vanguard Claims Administration Sarah Mentzer
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	PERMA Kerin Drumheiser Shai McLeod
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney

Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince Harry Earle
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Elaine Flacco, Camden County College
Edward Hill, Esq., Camden County Board of Social Services
Dennis Skalkowski, Bowman & Company, LLP
Kaleigh Sawers, Bowman & Company, LLP
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 26, 2025 AND OPEN AND CLOSED MINUTES OF JULY 24, 2025

Chairman Angilella noted the closed minutes were sent via e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JUNE 26, 2025

Motion	Commissioner Wright
Second:	Chairman Angilella
Roll Call Vote:	2 Ayes, 0 Nays, 1 Abstention

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 24, 2025

Motion	Commissioner Wright
Second:	Commissioner Williams
Roll Call Vote:	2 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 17 and a variety of safety topics were discussed including all of the training opportunities through the end of October. Mr. Prince said the NJCE Expo schedule was also discussed as well as a discussion on the training topics that were presented during that program. Mr. Prince advised they also spoke about the Leadership Skills Program and noted the Leadership Academy open enrollment began on December 1st through December 22nd with a start date of January 1, 2026. Mr. Prince stated they also discussed the most commonly cited PEOSH citations around the state and recommended reviewing their own working conditions to determine if any of those citations were present. Mr. Prince offered assistance in identifying any possible citations. Mr. Prince advised the next Safety Committee meeting was scheduled for October 15th at 10:30 a.m. Mr. Prince concluded his report unless there were any questions.

Chairman Angilella said he wanted to note at the earlier NJCE meeting we all voted and confirmed that Mr. Prince was the best.

CLAIMS COMMITTEE: Ms. Drumheiser advised the Claims Committee met on September 2 and reviewed the PARS and SARS that would be presented during closed session today. Ms. Drumheiser said she wanted to remind everyone of the Best Practices Webinar which would be taking place on October 30th from 9:30 a.m. to 12:30 p.m. and the guest speaker was John Geaney, Esq. from Capehart & Scatchard. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Chairman Angilella and hoped everyone was well and had a nice summer.

2024 AUDIT REPORT AS OF DECEMBER 31, 2024: Executive Director said the primary focus today was the 2024 Report of Audit. Executive Director introduced Dennis Skalkowski from Bowman Company, who was attending the meeting today and would provide a brief overview of the audit.

Mr. Skalkowski thanked Executive Director and said good morning, everyone. Mr. Skalkowski advised he was happy to report that they were issuing an unmodified opinion with respect to the financial statements as a whole, and internal controls over financial reporting. Mr. Skalkowski stated there were no findings or recommendations listed in the report.

Mr. Skalkowski reported as of December 31st that the Commission had total assets of \$53.5 million, total liabilities and reserves of \$20.3 million, and a total net-ending net position of \$33.2 million, which was an increase of \$5.5 million over last year with the revenue and expense activity.

Mr. Skalkowski noted the report was dated for today and would be issued upon approval. Mr. Skalkowski said this concluded his report but would be happy to answer any questions or review any schedules in more detail if needed.

Executive Director asked if anyone had any questions and hearing none requested a motion to adopt Resolution 51-25.

MOTION TO ADOPT RESOLUTION 51-25, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2024

Motion	Chairman Angilella
Second:	Commissioner Wright
Roll Call Vote:	3 Ayes, 0 Nays

Executive Director thanked Mr. Skalkowski and Ms. Sawers for attending the meeting and said they were certainly welcome to depart the meeting. *At this time Mr. Skalkowski and Ms. Sawers left the meeting.*

LEGAL DEFENSE PANEL: Executive Director reported the County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 00897, adopted August 21, 2025, for a term September 1, 2025 to July 31, 2026; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. Executive Director asked if anyone had any questions and requested a motion for Resolution 52-25 which was included in the agenda.

MOTION TO ADOPT RESOLUTION 52-25, AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE FUND COMMISSION AND VARIOUS LAW FIRMS FOR INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES

Motion	Chairman Angilella
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Second: Commissioner Wright
Roll Call Vote: 3 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Executive Director referred to copies of the certificate of insurance reports from the NJCE listing the certificates issued for the months of July and August. Executive Director advised there were 6 certificate of insurances issued during the month of July and 3 in the month of August. Executive Director asked if there were any questions and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion Commissioner Wright
Second: Commissioner Williams
Vote: 3 Ayes, 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met prior to our meeting as the Chairman referenced earlier. Executive Director noted a few highlights were the 2024 audit was formally adopted, the Underwriting Team reviewed the 2026 renewal, and Mr. Prince reported on the Safety Grant.

CCIC FINANCIAL FAST TRACK: Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director advised as of June 30 2025; there was a surplus of \$32,891,746. Executive Director referred to line 11 of the report, “Investment in Joint Venture” and indicated \$3,561,342 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$46,623,218.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE June Financial Fast Track was included in the agenda. Executive Director said as of June 30, 2025 the NJCE had a surplus of \$15,741,748. Executive Director noted the total cash amount was \$27,953,511. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551. Executive Director asked if anyone had questions about the Financial Fast Tracks.

2025 BEST PRACTICES WORKSHOP: Executive Director reported Ms. Drumheiser mentioned the NJCE Best Practices Workshop earlier and referred to a copy of the invitation included in the agenda.

2025 PROPERTY & CASUALTY ASSESSMENTS: Executive Director said the third assessment payment for 2025 was due on September 15, 2025. In response to Executive Director’s inquiry, Mr. McPeak advised he was waiting for one payment.

2026 RENEWAL: Executive Director reported the 2026 renewal process began the beginning of August with a completion deadline of September 5. In response to Executive Director’s inquiry, Ms. Dodd said the Commission was in good shape. Executive Director thanked all involved for their co-operation in completing the renewal process.

2026 PRE-RENEWAL WEBINAR: Executive Director reported the NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22nd. Executive Director noted a copy of the presentation was sent under separate cover, and a recording of the webinar would be uploaded to the NJCE website.

2025 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director advised the 110th annual conference was scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. Executive Director said the MEL JIF holds its annual elected official seminar on November 19 and encouraged our commissioners to attend.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to copies of Resolution 53-25, August Bills List and Resolution 54-25, September Bills List which was included in the agenda. Mr. McPeak noted the Treasurer Reports were also included in the agenda. Mr. McPeak said if anyone had any questions, he would be happy to answer, if not requested a motion to approve the Bills Lists.

MOTION TO APPROVE RESOLUTION 53-25, AUGUST BILLS LIST

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	3 Ayes, 0 Nays

MOTION TO APPROVE RESOLUTION 54-25, SEPTEMBER BILLS LIST

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	3 Ayes, 0 Nays

ATTORNEY: Ms. Paffenroth advised she did not have anything to report.

CLAIMS SERVICE - CRC: Ms. Ware reported the Medical Savings Report for the month of August was included in the agenda and advised they received 195 bills, and the billed amount was \$192,053.24. Ms. Ware advised the paid amount was \$78,076.58 with gross savings of \$94,563.06. Ms. Ware said the percentage of savings was 55% and the network utilization was 98%. Ms. Ware concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Directors Report was included in the agenda and included all Safety and Risk Control activities for July through September. Mr. Prince noted all of the training opportunities through the end of November were also included and posted on the NJCE website for review and registration. Mr. Prince advised he had one additional item and said at the earlier NJCE meeting the Safety Grant was approved and we thank you for your support with that program. Mr. Prince stated the Camden County Clerk's office, the Municipal Utilities Authority and the Board of Social services would receive funding to enhance their safety programs, and he would notify the contacts of those particular departments and agencies to let them know we will begin the reimbursement process. Mr. Prince advised that concluded his report unless there were any questions. Mr. Prince said his colleague, Harry Earle, was on the call to discuss our Law Enforcement Initiatives.

Mr. Earle said the mid-level manager class piloted with the Camden County Police Department was held in July with another session scheduled for December. Mr. Earle reported half of the participants were Camden County Police officers, and we had a good number of Corrections Officers from the county attending which we were happy to see.

Mr. Earle reported the Risk Management for Command Staff Training Sessions have seen strong attendance both from Camden County Police Department, their deputy chiefs, and a lot of folks from the Sheriff's Department as well, so we were really happy about that as well.

Mr. Earle advised we issued a bulletin about flooding, and that was specific to police vehicles as we know we have had some of those claims here, so we thought that would be helpful.

Mr. Earle said there were some discussions with Ms. Paffenroth, Mr. Stokes, and some others about a new report about some of the crash issues, which will come up later today but that is in progress and should be done by the next meeting. Mr. Earle concluded his report unless there were any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

Seeing no members of the public wishing to speak, Chairman Angilella moved a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO PUBLIC

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 55-25, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 55-25 FOR CLOSED SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

The breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

Motion Chairman Angilella
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nays

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>	<u>Claim #</u>	<u>AMOUNT</u>	<u>PAR/SAR</u>
4297	\$ 139,025.81	PAR	3402	\$ 80,629.28	PAR
4297	\$ 57,663.30	SAR	3379	\$ 105,600.61	PAR
2200	\$ 51,542.84	PAR	3396	\$ 85,211.00	PAR
2200	\$ 7,500.00	SAR	9519	\$ 113,180.00	PAR
2412	\$ 138,225.03	PAR	3673	\$ 75,722.20	PAR
9394	\$ 62,500.00	PAR	9513	\$ 52,500.00	PAR
9384	\$ 85,634.00	PAR	9256	\$ 199,768.00	PAR
3381	\$ 70,500.00	PAR	8972	\$ 144,910.08	PAR
9455	\$ 78,180.00	PAR	8786	\$ 117,000.00	PAR
3384	\$ 12,232.81	PAR	3436	\$ 7,640.93	PAR
3382	\$ 12,064.00	PAR	3417	\$ 10,951.50	PAR
3290	\$ 13,206.87	PAR	3412	\$ 10,934.59	PAR
3297	\$ 16,790.28	PAR	3320	\$ 13,075.53	PAR
4480	\$ 17,500.00	SAR	3430	\$ 15,510.91	PAR
2207	\$ 300,000.00	PAR	3337	\$ 21,184.73	PAR
3230	\$ 145,233.40	PAR	3368	\$ 13,780.01	PAR
3385	\$ 129,425.76	PAR			

MOTION TO APPROVE THE PARS/SARS AS NOTED

Motion Commissioner Williams
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nays

Chairman Angilella said the next meeting was scheduled for October 23, 2025 at 10:30 AM.

MOTION TO ADJOURN

Motion Chairman Angilella
Second: Commissioner Wright

Vote: 3 Ayes, 0 Nays

MEETING ADJOURNED: 11:28 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary