

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – DECEMBER 11, 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 Denise Dorsey Lauren Joseph Paulette Kelly Colleen Mortellite
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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	Laura Paffenroth, Esq.
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Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Cathy Dodd, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCTOBER 23, 2025

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

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 23, 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 November 19 and this month’s meeting is scheduled for December 17, 2025 where they plan on addressing the Leadership Academy and giving an update on training opportunities that are available. Mr. Prince stated they would also focus on an entry-level driver training update as they are seeing more audits on the CDL program. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser advised the Claims Committee met on December 2, 2025 to review the PARS and SARS that would be presented again today during closed session.

Ms. Drumheiser referred to a copy of the Mandatory Year-End Claims Reporting Memorandum which was included in the agenda. Ms. Drumheiser reminded everyone to make sure they report any claims for the ancillary line of coverage prior to year end. This concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Chairman Angilella and hoped everyone was well. Executive Director said the primary focus for this meeting was introducing the 2026 Property and Casualty Budget.

2026 PROPERTY & CASUALTY BUDGET INTRODUCTION: Included in the agenda for review and discussion was the 2026 proposed Property & Casualty Budget in the amount of \$22,805,874. Proposed Assessments were included in the agenda.

Executive Director stated that the loss funds were a modest increase at 3.38% and noted the NJCE had a great renewal and issued a \$500,000 dividend which offset the Fund’s budget leading to a 1.94% increase for the NJCE. Executive Director reported the total premiums for CCPD for excess coverages were at 4.11% with a larger increase in auto liability. Contractual increases were mostly at 2% except for ancillary coverages at 3.4% which was driven by medical malpractice.

Executive Director referred to the assessments by members and noted the total increase is 3.7% for some of the members. The assessment payments will be due on 3/15/26, 5/15/26 and 9/15/26. The Fund Office will advertise the proposed 2026 Budget in the Commission’s official newspaper.

MOTION TO INTRODUCED THE 2026 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$22,805,874 AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2026 AT 10:30 A.M.

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Included in the agenda were copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. Executive Director reported there were 3 certificates of insurance issued during the month of October and 1 certificate of insurance during November, all of which looked routine.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on October 23, 2025 and November 21, 2025. Summary reports of the meeting were included in the agenda. The NJCE introduced a proposed budget and a copy of the budget and ancillary budget was included in the agenda. Executive Director noted a public hearing was scheduled for January 6, 2026 at 10:30 AM. The 2026 assessments were still under development, and the Sub-Committee will review at their next meeting.

CCIC FINANCIAL FAST TRACK: Executive Director reported the Financial Fast Track was included in the agenda. Executive Director advised as of August 31, 2025, the Commission had a slight decrease in surplus this month in the amount of \$22,396 but overall, a surplus of \$32,883,035. Executive Director referred to line 11 of the report, indicating “Investment in Joint Venture” was the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is \$4,019,463. Executive Director noted the total cash amount was \$42,513,801.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported on the Financial Fast Track for the month of August, included in the agenda. Executive Director noted as of August 31, 2025, the Fund had a surplus of \$16,420,362 with an increase of \$292,854 in August. Executive Director referred to line 7 of the report, stating the “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. Executive Director noted the cash amount was \$45,102,344.

2025 NJCE BEST PRACTICES WORKSHOP: Executive Director reported the NJCE Best Practices Workshop was held virtually on October 30, 2025. John Geaney, Esq. of Capehart Scatchard was the keynote speaker. The session was recorded and will be posted to the NJCE website along with a copy of the presentation. Ms. Drumheiser thanked all the Planning Committee members, speakers, panelists, and participants for their contributions to a successful event. She noted the workshop had over 100 attendees.

MEETING DATES FOR 2026: Executive Director reported the proposed meeting dates for 2026: January 22, February TBD, March 26, April 23, May 28, June 25, July 23, September 24, October 22 and December 10. If the dates are acceptable, a resolution will be prepared and presented at the next meeting on January 22, 2026. The time of the meetings will be 10:30 A.M. Executive Director reported the NJCE is planning to meet in person at Forsgate in February and the Fund's February meeting will be scheduled revolving around that decision.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to a copy of Resolution 62-25, the November Bills List, and Resolution 63-25, the December Bills List, which were 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 List.

MOTION TO APPROVE RESOLUTION 62-25, NOVEMBER BILLS LIST

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

MOTION TO APPROVE RESOLUTION 63-25, DECEMBER BILLS LIST

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

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

CLAIMS SERVICE - CRC: Ms. Kelly reported the Medical Savings Report for the month of November was included in the agenda and advised they received 167 bills, and the billed amount was \$308,971. Ms. Kelly advised the paid amount was \$109,100 with gross savings of \$177,078. Ms. Kelly said the percentage of savings was 62% and the network utilization was 96%. Ms. Kelly 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 October through December. Mr. Prince noted information regarding the Leadership Academy was included in the report and open enrollment began December 1st and continues until December 22nd, with a January 1, 2026 start date. Mr. Prince reported that anyone who desires to participate has two years to complete the required and elective curriculum. Mr. Prince encouraged individuals to take advantage of this program, and more information can be found on the NJCE.org website.

Mr. Prince provided an update on the safety grant, stating the vouchers will be sent shortly, for reimbursement to the counties who have applied, and noted the county clerk's office receive funding for this year as well as the CCMUA.

Mr. Prince said that 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 64-25, 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 64-25 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.

November PARS/SARS:

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>	-	<u>Claim #</u>	<u>AMOUNT</u>	<u>PAR/SAR</u>
3183	\$ 324,787.86	PAR		8740	\$ 250,000.00	PAR
3183	\$ 47,136.48	SAR		8379	\$ 147,805.85	PAR
4586	\$ 25,185.05	PAR		9662	\$ 50,000.00	PAR
4586	\$ 10,853.12	SAR		9663	\$ 225,000.00	PAR
4292	\$ 25,000.00	SAR		9665	\$ 9,120.00	PAR
436	\$ 7,500.00	SAR		9667	\$ 49,651.03	PAR
3476	\$ 66,408.00	PAR		9668	\$ 197,965.30	PAR
9672	\$ 30,700.00	PAR		3244	\$ 11,084.00	PAR
9560	\$ 89,634.00	PAR		3471	\$ 12,446.71	PAR
9581	\$ 141,724.00	PAR		3489	\$ 28,239.50	PAR

December PARS/SARS:

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>	-	<u>Claim #</u>	<u>AMOUNT</u>	<u>PAR/SAR</u>
1407	\$ 15,162.75	SAR		4603	\$ 33,750.20	PAR
4586	\$ 10,853.12	SAR		3418	\$ 41,004.00	PAR
1368	\$ 37,521.77	PAR		3503	\$ 9,161.87	PAR
1368	\$ 27,021.77	SAR		3512	\$ 12,393.00	PAR
4582	\$ 127,649.00	PAR		NJC00050	\$ 26,004.00	Subr
4582	\$ 67,606.20	SAR				

MOTION TO APPROVE THE PARS/SARS AS NOTED

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

Chairman Angilella said the next meeting was scheduled for January 22, 2026 at 10:30 AM.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:30 a.m.

Minutes prepared by: Elisabeth Chipman