

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JANUARY 22, 2026
ZOOM VIRTUAL MEETING
10:30 A.M.**

Meeting was called to order by Commissioner Williams in lieu of Chairman Angilella. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Absent
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 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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Attorney	Laura Paffenroth, Esq.
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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
Ed Hill, Esq., Camden County Board of Social Services
Cathy Dodd, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 11, 2025

Commissioner Williams noted the closed minutes were sent via e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF DECEMBER 11, 2025

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

CORRESPONDENCE: None

Executive Director advised this was the Reorganization Meeting of the Camden County Insurance Commission where we nominate and elect a Chairperson and Vice Chairperson. Executive Director opened the nominations for a Chairperson.

Commissioner Wright nominated Mr. Angilella for Chairperson.

MOTION TO APPOINT ROSS ANGILELLA AS CHAIRPERSON

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

Executive Director then asked for a nomination for Vice Chairperson.

Commissioner Wright nominated Steve Williams for Vice Chairperson.

The Executive Director asked if there were any other nominations.

MOTION TO APPOINT STEVE WILLIAMS AS VICE CHAIRPERSON

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met January 21st where training opportunities and some new programs including Active Shooter and Hostile events presentations were discussed. Mr. Prince said there were Safety Director’s Bulletins distributed for non-CDL and CDL operators, and reporting illnesses and injuries. Mr. Prince stated the 300A log summary should be posted February 1, 2026. Written programs, lockout tagout, confined space, and emergency action plans were discussed and advised on where to locate these resources on the NJCE website. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser advised the Claims Committee met on January 6, 2026 to review the PARS and SARS that would be presented again today during closed session.

Ms. Drumheiser said the 2026 Claims Committee meeting schedule was included in the agenda.

EXECUTIVE DIRECTOR:

REORGANIZATION RESOLUTIONS: Executive Director reported, annually the CCIC is required to reorganize per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which were included in the agenda.

- Resolution 1-26 Certifying the Election of Chairperson and Vice-Chairperson
- Resolution 2-26 Appoint Agent for Service of Process for the Commission for the Term of One Year
- Resolution 3-26 Designating Custodian of Commission Records
- Resolution 4-26 Designating Official Newspaper for the Commission
- Resolution 5-26 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 6-26 Designating Commission Treasurer
- Resolution 7-26 Designating Commission Attorney
- Resolution 8-26 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 9-26 Indemnifying Camden County Insurance Fund Commission Official/Employees
- Resolution 10-26 Authorizing Commission Treasurer to Process Contracted Payments and Expenses

MOTION TO APPROVE REORGANIZATION RESOLUTION NUMBERS 1-26 THROUGH 10-26

- Motion Commissioner Wright
- Second: Commissioner Williams
- Vote: 2 Ayes, 0 Nays

2026 PROPERTY & CASUALTY BUDGET: Executive Director reported at the December 11, 2025 meeting, the 2026 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. Executive Director noted this meeting would be the Public Hearing for the budget.

Executive Director reported the proposed budget had been reduced by \$267,550 as the successful marketing efforts for the NJCE’s 2026 renewal came in lower than expected. The revised budget in the amount of \$22,538,324 was included in the agenda; along with a copy of the assessments. The assessment payments will be due on 3/15/26, 5/15/26 and 9/15/26.

MOTION TO OPEN PUBLIC HEARING ON THE 2026 BUDGET

- Motion Commissioner Williams
- Second: Commissioner Wright
- Vote: 2 Ayes, 0 Nays

DISCUSSION OF BUDGET AND ASSESSMENTS

Executive Director reported the loss funds set by the actuary were the same as introduced at 3.38%. The NJCE premium was lowered and the budget also included our portion of the NJCE dividend which was \$108,000. Contractual increases remained the same and ancillary coverages decreased. Executive Director reported the overall budget was reduced from 3.70% to 2.49%.

MOTION TO CLOSE THE PUBLIC HEARING

Motion Commissioner Williams
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

MOTION TO APPROVE RESOLUTION 11-26 ADOPTING THE FUND’S 2026 BUDGET AS PRESENTED & CERTIFY THE 2026 ASSESSMENTS

Motion Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays

EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS): Executive Director reported on the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2026 for the Camden County Police Department which were included in the agenda. Attached in the agenda was Resolution 12-26 and Resolution 13-26 awarding the Purchase of Excess Insurances for the Department. The resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 12-26 AWARDDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT FOR 12-31-25 TO 12-31-26 AND RESOLUTION 13-26 AWARDDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT FOR 1-1-26 TO 1-1-27

Motion Commissioner Williams
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

MEETING DATES FOR 2026: Executive Director reported Resolution 14-26, Fixing Public Meeting Dates for Year 2026, was included in the agenda. Executive Director brought attention to the February meeting date, changing to the fourth Wednesday, February 25th due to the NJCE meeting on the Commission’s regular meeting date. There will be no meetings in August and November.

MOTION TO ADOPT RESOLUTION 14-26, FIXING PUBLIC MEETING DATES FOR YEAR 2026

Motion Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 11 certificates of insurance issued during the month of December and all looked routine. 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: 2 Ayes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE held a special meeting on January 6th to formally adopt their 2026 Budget in the amount of \$43,528,710. This amount represented a reduction of \$1,335,526 from the introduced budget. Included in the agenda was a written summary of the meeting along with copies of the budgets and assessments. Executive Director reported the NJCE will hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m.

NJCE 2026 RENEWAL OVERVIEW WEBINAR: Executive Director reported the Underwriting Manager will hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24th at 11 a.m.; a link to register will be distributed.

CCIC FINANCIAL FAST TRACK: Executive Director reviewed a copy of the Financial Fast Track Report as of **November 30, 2025**. The report indicates the Commission had a surplus of **\$33,550,499**. Line 11 of the report, "Investment in Joint Venture" is the Camden County Insurance Commission's surplus of share of the equity in the NJCE. CCIC's current equity in the NJCE was **\$4,019,463**. The total cash amount was **\$51,432,929**.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST: Executive Director reviewed a copy of the NJCE Financial Fast Track Report for the month of October, which he stated was a very good month. The NJCE saw **\$391,484** in surplus for the month of October. As of **October 31, 2025** there was a statutory surplus of **\$18,147,168**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount was **\$41,497,475**.

FEBRUARY CCIC MEETING: Executive Director reported since the NJCE will be holding its Reorganization Meeting in person on Thursday, February 26, 2026, we would be changing the date of our meeting to Wednesday, February 25, 2026 at 10:30 a.m. This meeting will be conducted via zoom.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to a copy of Resolution 15-26, the January 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 List.

MOTION TO APPROVE RESOLUTION 15-26, JANUARY BILLS LIST

Motion Commissioner Williams
Second: Commissioner Wright
Vote: 2 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 year of 2025 was included in the agenda and advised they received 2,705 bills, and the billed amount was \$4,172,611.57. Ms. Ware advised the paid amount was \$1,844,552.68 with gross savings of \$1,873,853.85. Ms. Ware

said the percentage of savings was 50% and the network utilization was 97%. Ms. Ware concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported that the Safety Directors Report, included in the agenda, summarized all Safety and Risk Control activities from December through January. He noted that all training opportunities through March 31st were listed in the report and available at njce.org. Mr. Prince also emphasized that most regulatory compliance trainings are offered multiple times annually and address areas frequently cited by PEOSH for noncompliance.

Mr. Prince announced that the 2026 Safety Grant was included in the agenda, highlighting a significant increase in funding. He thanked the underwriting team and NJCE Commissioners for their advocacy. The grant amount rose by \$40,500 from last year, totaling \$130,500 for 2026. Details on carrier contributions were provided in the report.

Mr. Earle reported they are planning the schedule for the frontline 4-day supervisor course, mid-level 3-day course, and a new course after-action report.

Mr. Prince noted that a workers' compensation update for the Metro is scheduled for January 27th. Mr. Prince 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	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

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

MOTION TO CLOSE THE MEETING TO PUBLIC

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

CLOSED SESSION: Commissioner Williams read Resolution 16-26, 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 16-26 FOR CLOSED SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright

Vote: 2 Ayes, 0 Nays

The breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

Motion Commissioner
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

Commissioner Williams 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>
4293	\$30,325.50	SAR		3510	\$14,613.60	PAR
9455	\$112,770.00	PAR		3525	\$10,227.76	PAR
3527	\$65,374.25	PAR		3528	\$8,105.71	PAR
9637	\$36,318.00	PAR		3542	\$9,103.20	PAR
3314	\$117,254.69	PAR		3547	\$37,094.94	PAR
3421	\$81,925.86	PAR		3560	\$7,790.66	PAR
9468	\$68,962.00	PAR				

MOTION TO APPROVE THE PARS/SARS AS NOTED

Motion Commissioner Williams
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

Commissioner Williams said the next meeting was scheduled for February 25, 2026 at 10:30 AM.

MOTION TO ADJOURN

Motion Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays

MEETING ADJOURNED: 11:05 A.M.

Minutes prepared by: Elisabeth Chipman