

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
WEDNESDAY, APRIL 22, 2026
10:30 A.M.**

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615**

OR

**Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Camden County Insurance Commission will conduct its *April 22, 2026* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Camden County Insurance Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

CAMDEN COUNTY INSURANCE COMMISSION AGENDA
OPEN PUBLIC MEETING: April 22, 2026
10:30 A.M.

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** March 26, 2026 Open Minutes.....**Appendix I**
March 26, 2026 Closed Minutes **sent via e-mail**

- CORRESPONDENCE – NONE**

- COMMITTEE REPORTS**
 - Safety Committee:** **Verbal**
 - Claims Committee:** **Verbal**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....**Pages 2-14**

- TREASURER – David McPeak**
 - Resolution **28-26** April Bills List.....**Page 15**
 - Treasurer Reports **Pages 16-17**

- ATTORNEY – Laura J. Paffenroth, Esq.**..... **Verbal**

- MEDICAL SAVINGS – Claims Resolution Corporation, Inc.**
 - Medical Savings Report - 2026.....**Page 18**
 - Medical Savings Report - 2025.....**Page 19**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... **Pages 20-27**

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS/SARS**
 - Resolution **29-26** Closed Session**Page 28**
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- NEXT SCHEDULED MEETING: Thursday, May 28, 2026, 10:30 A.M.**
- MEETING ADJOURNMENT**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 22, 2026

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

Certificate of Insurance Issuance Report (Pages 4-6) – Included in the agenda on pages 4-6 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of March. There were 14 certificates of insurance issued during the month of March.

Motion to approve the Certificate of Insurance Report

New Jersey Counties Excess Joint Insurance Fund - The NJCE is scheduled to meet in-person at Forsgate Country Club on Thursday, April 23, 2026 at 11:00 a.m. The NJCE is expected to reschedule its June, September and October meetings. A written summary of the meeting will appear in the next agenda.

CCIC Financial Fast Track (Pages 7-9) – Included in the agenda on pages 7-9 is a copy of the Financial Fast Track Report as of **January 31, 2026**. The report indicates the Commission has a surplus of **\$33,902,115**. 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 is **\$4,341,194**. The total cash amount is **\$40,508,375**.

NJCE Property and Casualty Financial Fast Track (Pages 10-12) – Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track Report for the month of January. As of **January 31, 2026** the NJCE has a surplus of **\$18,093,718**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$19,441,278**.

2026 Actuary Position – At the last meeting, a discussion was held in Executive Session regarding the actuary position. The Executive Director outlined several concerns related to the current actuary’s performance, including challenges in providing property loss funding data in connection with the County’s deductible change, as well as the submission of quarterly reports containing incorrect IBNR amounts that affected surplus balances. Based on these performance issues, it was agreed that the Commission would seek to engage a new vendor for the upcoming term from the solicited responses we received. The next responsible bidder is The Actuarial Advantage.

Motion to Award a one-year Contract to The Actuarial Advantage effective 5-1-26 for a fee of \$12,240

- ❑ **Legal Defense Panel Contracts** – The Defense Panel Contracts will expire on May 31, 2026. The Commission Attorney is issuing a Request for Proposals for Legal Services for the Insurance Commission. The responses and results will be discussed at the May meeting.
- ❑ **NJCE Claims Summit & Coverage Review** - PERMA Claims and the NJCE Underwriting Manager held a TPA summit on April 8th for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended.
- ❑ **2026 Assessment Payments** - The Treasurer confirmed all the member entities paid the first assessment billing. The next payment is due on May 15, 2026.
- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar (Page 13)** - As a reminder the 16th Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 24 and Friday, May 1, 9:00 AM to 12:00 PM. The link to register was e-mailed on March 3rd. Included on page 13 is more information on the seminar. If anyone needs the link or needs assistance in registering, they should contact the Fund Office.
- ❑ **2026 New Jersey Association of Counties Conference (Page 14)** – The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

In addition, Conner Strong & Buckelew will be conducting two workshops on Thursday, May 7th - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11am) and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* (at 4:00 P.M.). Ed Cooney and Joseph Hrubash will be the panelist. Enclosed on page 14 is the NJAC Workshop Announcement outlining the courses.

Camden County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Leased/Rented Trailers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Unit #A012306 2022 Interport 40ft container VIN #405528-8 List price: \$9,000 Trailer #021975 Serial # 4025867 Value \$2,650 Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 Trailer #09621 1998 Hyundai van trailer Serial # 3H3V532C6WT067040	3/10/2026 #6043354	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Leased/Rented Trailers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Unit #A012306 2022 Interport 40ft container VIN #405528-8 List price: \$9,000 Trailer #021975 Serial # 4025867 Value \$2,650 Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 Trailer #09621 1998 Hyundai van trailer Serial # 3H3V532C6WT067040	3/10/2026 #6043351	GL AU EX WC OTH
H - Rutgers, The State University of I - County of Camden, Division Of Insurance	New Jersey Events Office 211 North Fifth Street Camden, NJ 08102	RE: Use of Premises- Event Participation Rutgers, The State University of New Jersey is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to use of premises/event participation by the Camden County Department of Health and Human Services during the current calendar year. Camden County Resource Fair-April 7, 2026	3/10/2026 #6042887	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	P. O Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Leased/Rented Trailers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess	3/10/2026 #6042481	GL AU EX WC OTH

Camden County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

		Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer #021975 Serial # 4025867 Value \$2,650 Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 Trailer #09621 1998 Hyundai van trailer Serial # 3H3V532C6WT067040 Value \$12,500.00 Trailer #11736 2000 Miller office trailer Serial # 32-9333 Value \$8000.00		
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	P. O Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Trailer #09621 HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer #021975 Serial # 4025867 Value \$2,650 Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 Trailer #09621 1998 Hyundai van trailer Serial # 3H3V532C6WT067040 Value \$12,500.00 Trailer #11736 2000 Miller office trailer Serial # 32-9333 Value \$8000.00	3/10/2026 #6042480	GL AU EX WC OTH
H - Township of Gloucester I - Camden County College	PO Box 8 Gloucester Twp., NJ 08012	Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 RE: Use of Premises- Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises for events during the current calendar year. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	3/10/2026 #6042470	GL AU EX WC OTH
H - The Salvation Army - Kroc Center I - Camden County Improvement Authority	1865 Harrison Avenue Camden, NJ 08105	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability if required by written contract as respect to use of premises during the current calendar year.	3/13/2026 #6047077	GL AU EX WC OTH
H - Berlin Rehabilitation and Health I - Camden County College	Care Facility 100 Long a Coming Lane Berlin, NJ 08009	Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 RE: Use of Premises- Clinical Education Evidence of insurance as respects the use of premises for clinical education.	3/17/2026 #6052750	GL AU EX WC OTH

Camden County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

H - Berlin Rehabilitation and Health I - Camden County College	Care Facility 100 Long a Coming Lane Berlin, NJ 08009	Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 RE: Use of Premises- Clinical Education The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for clinical education.	3/17/2026 #6052753	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Leased/Rented Trailers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Unit #A012306 2022 Interport 40ft container VIN #405528-8 List price: \$9,000 Trailer #021975 Serial # 4025867 Value \$2,650 Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 Trailer #09621 1998 Hyundai van trailer Serial # 3H3V532C6WT067040	3/26/2026 #6199408	GL AU EX WC OTH
H - NJ Historic Trust I - County of Camden, Division Of Insurance	PO Box 457 Trenton, NJ 08625	RE: Project #2025.2026- Ebenezer Hopkins House The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Project #2025.2026- Ebenezer Hopkins House.	3/30/2026 #6204956	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043		3/31/2026 #6207031	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043		3/31/2026 #6216846	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043		3/31/2026 #6216848	GL AU EX WC OTH
Total # of Holders: 14				

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		January 31, 2026			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,882,610	1,882,610	246,584,063	248,466,673
2.	CLAIM EXPENSES				
	Paid Claims	414,275	414,275	63,559,981	63,974,256
	Case Reserves	(736,088)	(736,088)	9,849,456	9,113,369
	IBNR	1,036,990	1,036,990	14,350,628	15,387,618
	Excess Insurance Recoverable	0	0	(21,039)	(21,039)
	Discounted Claim Value	(79,520)	(79,520)	(2,022,429)	(2,101,948)
	TOTAL CLAIMS	635,658	635,658	85,716,599	86,352,256
3.	EXPENSES				
	Excess Premiums	1,100,082	1,100,082	116,916,089	118,016,171
	Administrative	81,763	81,763	11,831,887	11,913,649
	TOTAL EXPENSES	1,181,844	1,181,844	128,747,976	129,929,820
4.	UNDERWRITING PROFIT (1-2-3)	65,108	65,108	32,119,489	32,184,597
5.	INVESTMENT INCOME	127,099	127,099	4,596,709	4,723,808
6.	PROFIT (4 + 5)	192,208	192,208	36,716,197	36,908,405
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	2,438,160	2,438,160
9.	DIVIDEND EXPENSE	0	0	(9,298,160)	(9,298,160)
10.	SURPLUS TRANSFER	0	0	(700,000)	(700,000)
11.	INVESTMENT IN JOINT VENTURE	(161,526)	(161,526)	4,502,720	4,341,194
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	30,681	30,681	33,871,434	33,902,115
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	690	690	(444,395)	(443,705)
	2011	750	750	181,650	182,400
	2012	(32,384)	(32,384)	646,420	614,037
	2013	4,692	4,692	3,064,396	3,069,088
	2014	(4,112)	(4,112)	4,682,855	4,678,743
	2015	6,602	6,602	5,737,361	5,743,963
	2016	7,566	7,566	4,566,096	4,573,662
	2017	7,260	7,260	5,833,272	5,840,532
	2018	2,755	2,755	2,653,767	2,656,522
	2019	7,400	7,400	2,028,346	2,035,746
	2020	7,987	7,987	4,663,706	4,671,694
	2021	11,598	11,598	1,272,672	1,284,270
	2022	7,385	7,385	308,590	315,974
	2023	23,124	23,124	(621,226)	(598,102)
	2024	20,309	20,309	473,356	493,664
	2025	27,258	27,258	(1,175,434)	(1,148,176)
	2026	(68,197)	(68,197)		(68,197)
	TOTAL SURPLUS (DEFICITS)	30,681	30,681	33,871,432	33,902,114
	TOTAL CASH				40,508,375

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	January 31, 2026	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	2,743,974	2,743,974
Case Reserves	0	0	1	1
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1)	(1)
TOTAL FY 2010 CLAIMS	0	0	2,743,974	2,743,974
FUND YEAR 2011				
Paid Claims	358	358	2,170,889	2,171,247
Case Reserves	(358)	(358)	38,291	37,933
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2011 CLAIMS	0	0	2,209,181	2,209,181
FUND YEAR 2012				
Paid Claims	0	0	1,813,835	1,813,835
Case Reserves	14,202	14,202	7,471	21,673
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	14,202	14,202	1,821,306	1,835,508
FUND YEAR 2013				
Paid Claims	287	287	3,886,590	3,886,877
Case Reserves	(308)	(308)	31,593	31,285
IBNR	21	21	(0)	21
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2013 CLAIMS	0	0	3,918,183	3,918,183
FUND YEAR 2014				
Paid Claims	0	0	5,397,378	5,397,378
Case Reserves	8,500	8,500	14,314	22,814
IBNR	0	0	9,000	9,000
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	8,500	8,500	5,420,692	5,429,192
FUND YEAR 2015				
Paid Claims	0	0	3,447,340	3,447,340
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	3,447,340	3,447,340
FUND YEAR 2016				
Paid Claims	0	0	4,930,317	4,930,317
Case Reserves	0	0	193,743	193,743
IBNR	0	0	22,898	22,898
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	5,146,958	5,146,958
FUND YEAR 2017				
Paid Claims	309	309	3,421,051	3,421,360
Case Reserves	(309)	(309)	140,648	140,339
IBNR	0	0	70,324	70,324
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	3,632,023	3,632,023
FUND YEAR 2018				
Paid Claims	9,205	9,205	6,083,466	6,092,671
Case Reserves	(8,849)	(8,849)	129,296	120,447
IBNR	(356)	(356)	780	424
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	(0)	(0)	6,213,543	6,213,543

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2026				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2019				
Paid Claims	885	885	6,218,074	6,218,959
Case Reserves	(819)	(819)	470,006	469,187
IBNR	(66)	(66)	79,279	79,213
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(4)	(4)
TOTAL FY 2019 CLAIMS	0	0	6,767,354	6,767,354
FUND YEAR 2020				
Paid Claims	2,560	2,560	3,302,677	3,305,237
Case Reserves	15,125	15,125	276,932	292,057
IBNR	(17,685)	(17,685)	209,763	192,077
Excess Insurance Recoverable	0	0	(21,039)	(21,039)
Discounted Claim Value	0	0	(8,889)	(8,889)
TOTAL FY 2020 CLAIMS	0	0	3,759,444	3,759,444
FUND YEAR 2021				
Paid Claims	7,239	7,239	5,545,399	5,552,638
Case Reserves	(28,813)	(28,813)	475,129	446,316
IBNR	21,574	21,574	281,207	302,782
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(13,667)	(13,667)
TOTAL FY 2021 CLAIMS	0	0	6,288,069	6,288,069
FUND YEAR 2022				
Paid Claims	22,675	22,675	4,297,774	4,320,449
Case Reserves	68,785	68,785	1,376,101	1,444,885
IBNR	(91,460)	(91,460)	2,031,058	1,939,598
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(154,364)	(154,364)
TOTAL FY 2022 CLAIMS	0	0	7,550,569	7,550,569
FUND YEAR 2023				
Paid Claims	61,720	61,720	4,848,240	4,909,961
Case Reserves	(125,354)	(125,354)	1,222,314	1,096,960
IBNR	63,633	63,633	2,367,880	2,431,513
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(271,534)	(271,534)
TOTAL FY 2023 CLAIMS	0	0	8,166,900	8,166,900
FUND YEAR 2024				
Paid Claims	95,555	95,555	2,971,205	3,066,760
Case Reserves	(153,546)	(153,546)	1,847,538	1,693,992
IBNR	57,992	57,992	3,905,466	3,963,458
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(543,426)	(543,426)
TOTAL FY 2024 CLAIMS	0	0	8,180,783	8,180,783
FUND YEAR 2025				
Paid Claims	206,882	206,882	2,481,771	2,688,653
Case Reserves	(676,869)	(676,869)	3,626,081	2,949,212
IBNR	469,987	469,987	5,372,973	5,842,960
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1,030,545)	(1,030,545)
TOTAL FY 2025 CLAIMS	0	0	10,450,280	10,450,280
FUND YEAR 2026				
Paid Claims	6,600	6,600		6,600
Case Reserves	152,525	152,525		152,525
IBNR	533,350	533,350		533,350
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(79,520)	(79,520)		(79,520)
TOTAL FY 2026 CLAIMS	612,955	612,955	0	612,955
COMBINED TOTAL CLAIMS	635,658	635,658	85,716,599	86,352,256

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2026					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	3,668,064	3,668,064	369,829,068	373,497,132
2.	CLAIM EXPENSES				
	Paid Claims	(80,573)	(80,573)	29,596,460	29,515,887
	Case Reserves	2,477,279	2,477,279	12,305,536	14,782,815
	IBNR	(122,070)	(122,070)	19,408,209	19,286,139
	Discounted Claim Value	(353,786)	(353,786)	(4,230,960)	(4,584,746)
	Excess Recoveries	(97,690)	(97,690)	(168,819)	(266,509)
	TOTAL CLAIMS	1,823,160	1,823,160	56,910,426	58,733,587
3.	EXPENSES				
	Excess Premiums	2,455,603	2,455,603	265,518,954	267,974,557
	Administrative	232,151	232,151	25,830,190	26,062,342
	TOTAL EXPENSES	2,687,755	2,687,755	291,349,144	294,036,899
4.	UNDERWRITING PROFIT (1-2-3)	(842,851)	(842,851)	21,569,498	20,726,647
5.	INVESTMENT INCOME	74,577	74,577	4,500,045	4,574,622
6.	PROFIT (4+5)	(768,274)	(768,274)	26,069,543	25,301,269
7.	Dividend	0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)	(768,274)	(768,274)	18,861,992	18,093,718
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	243	243	74,531	74,774
	2011	589	589	402,937	403,527
	2012	(56,503)	(56,503)	501,927	445,424
	2013	2,108	2,108	1,150,864	1,152,972
	2014	2,870	2,870	1,959,174	1,962,044
	2015	2,354	2,354	1,357,359	1,359,713
	2016	3,625	3,625	1,726,171	1,729,796
	2017	4,778	4,778	2,653,339	2,658,117
	2018	5,415	5,415	2,356,572	2,361,987
	2019	4,289	4,289	1,933,109	1,937,398
	2020	4,877	4,877	1,131,810	1,136,686
	2021	5,189	5,189	(365,013)	(359,825)
	2022	5,708	5,708	928,915	934,622
	2023	8,049	8,049	(2,982,758)	(2,974,709)
	2024	8,370	8,370	385,652	394,022
	2025	14,968	14,968	5,647,404	5,662,372
	2026	(785,201)	(785,201)		(785,201)
	TOTAL SURPLUS (DEFICITS)	(768,274)	(768,274)	18,861,992	18,093,718
	TOTAL CASH				19,441,278

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF		January 31, 2026		
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	736,556	736,556
Case Reserves	(24,357)	(24,357)	105,029	80,673
IBNR	24,357	24,357	3,000	27,357
Discounted Claim Value	0	0	(10,702)	(10,702)
TOTAL FY 2011 CLAIMS	0	0	833,883	833,883
FUND YEAR 2012				
Paid Claims	2,721	2,721	1,829,038	1,831,759
Case Reserves	58,608	58,608	69,382	127,990
IBNR	(3,680)	(3,680)	3,680	0
Discounted Claim Value	0	0	(7,298)	(7,298)
TOTAL FY 2012 CLAIMS	57,650	57,650	1,894,802	1,952,452
FUND YEAR 2013				
Paid Claims	5,740	5,740	1,178,908	1,184,648
Case Reserves	(5,740)	(5,740)	415,252	409,512
IBNR	0	0	11,543	11,543
Discounted Claim Value	0	0	(43,097)	(43,097)
TOTAL FY 2013 CLAIMS	0	0	1,562,605	1,562,605
FUND YEAR 2014				
Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	0	0	19,380	19,380
Discounted Claim Value	0	0	(10,475)	(10,475)
TOTAL FY 2014 CLAIMS	0	0	970,909	970,909
FUND YEAR 2015				
Paid Claims	197	197	2,475,738	2,475,935
Case Reserves	(7,697)	(7,697)	603,511	595,814
IBNR	7,500	7,500	35,764	43,264
Discounted Claim Value	0	0	(70,632)	(70,632)
TOTAL FY 2015 CLAIMS	0	0	3,044,381	3,044,381
FUND YEAR 2016				
Paid Claims	3,484	3,484	1,441,001	1,444,485
Case Reserves	(8,484)	(8,484)	919,123	910,639
IBNR	5,000	5,000	23,020	28,020
Discounted Claim Value	0	0	(90,241)	(90,241)
TOTAL FY 2016 CLAIMS	0	0	2,292,903	2,292,903
FUND YEAR 2017				
Paid Claims	457	457	1,640,498	1,640,955
Case Reserves	(457)	(457)	345,734	345,277
IBNR	0	0	25,386	25,386
Discounted Claim Value	0	0	(40,157)	(40,157)
TOTAL FY 2017 CLAIMS	0	0	1,971,460	1,971,460
FUND YEAR 2018				
Paid Claims	430	430	1,627,847	1,628,277
Case Reserves	(430)	(430)	633,512	633,083
IBNR	0	0	117,327	117,327
Discounted Claim Value	0	0	(72,411)	(72,411)
TOTAL FY 2018 CLAIMS	0	0	2,306,275	2,306,275

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF		January 31, 2026			
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2019					
Paid Claims	13,807	13,807	1,762,769	1,776,575	
Case Reserves	(14,922)	(14,922)	915,993	901,071	
IBNR	1,116	1,116	137,880	138,996	
Discounted Claim Value	0	0	(99,127)	(99,127)	
TOTAL FY 2019 CLAIMS	0	0	2,717,515	2,717,515	
FUND YEAR 2020					
Paid Claims	8,557	8,557	2,059,147	2,067,703	
Case Reserves	12,716	12,716	952,692	965,408	
IBNR	76,417	76,417	604,550	680,967	
Discounted Claim Value	0	0	(193,474)	(193,474)	
Excess Recoveries	(97,690)	(97,690)	(168,819)	(266,509)	
TOTAL FY 2020 CLAIMS	0	0	3,254,096	3,254,096	
FUND YEAR 2021					
Paid Claims	4,455	4,455	3,403,434	3,407,889	
Case Reserves	234,475	234,475	1,880,569	2,115,045	
IBNR	(238,930)	(238,930)	1,035,311	796,381	
Discounted Claim Value	0	0	(375,778)	(375,778)	
TOTAL FY 2021 CLAIMS	0	0	5,943,537	5,943,537	
FUND YEAR 2022					
Paid Claims	(90,976)	(90,976)	2,273,066	2,182,090	
Case Reserves	395,289	395,289	1,716,601	2,111,889	
IBNR	(304,312)	(304,312)	1,784,444	1,480,132	
Discounted Claim Value	0	0	(379,863)	(379,863)	
TOTAL FY 2022 CLAIMS	0	0	5,394,248	5,394,248	
FUND YEAR 2023					
Paid Claims	(31,706)	(31,706)	5,375,202	5,343,496	
Case Reserves	(6,212)	(6,212)	694,406	688,194	
IBNR	37,918	37,918	4,501,726	4,539,645	
Discounted Claim Value	0	0	(694,458)	(694,458)	
TOTAL FY 2023 CLAIMS	0	0	9,876,877	9,876,877	
FUND YEAR 2024					
Paid Claims	(136,919)	(136,919)	2,203,383	2,066,464	
Case Reserves	440,904	440,904	2,414,779	2,855,683	
IBNR	(303,985)	(303,985)	4,710,250	4,406,264	
Discounted Claim Value	0	0	(982,534)	(982,534)	
TOTAL FY 2024 CLAIMS	0	0	8,345,877	8,345,877	
FUND YEAR 2025					
Paid Claims	139,182	139,182	536,878	676,060	
Case Reserves	(196,415)	(196,415)	558,103	361,688	
IBNR	57,233	57,233	6,394,948	6,452,181	
Discounted Claim Value	0	0	(1,160,711)	(1,160,711)	
TOTAL FY 2025 CLAIMS	0	0	6,329,218	6,329,218	
FUND YEAR 2026					
Paid Claims	0	0		0	
Case Reserves	1,600,000	1,600,000		1,600,000	
IBNR	519,297	519,297		519,297	
Discounted Claim Value	(353,786)	(353,786)		(353,786)	
TOTAL FY 2026 CLAIMS	1,765,511	1,765,511	0	1,765,511	
COMBINED TOTAL CLAIMS	1,823,160	1,823,160	56,910,426	58,733,587	

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$266,509 due from the reinsurer for COVID-19 WC claims.



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

DATES: Friday, April 24, 2026
 Friday, May 1, 2026

SAVE MY SPOT

TIME: 9:00 AM – 12:00 PM EDT

ABOUT THE SESSIONS:

Session #1 – Friday, April 24, 2026

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
 - *John Geaney Esq, Capehart & Scatchard*
 - *Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting*
 - *James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services*

Session #2 – Friday, May 1, 2026

- Anti-harassment programs for volunteer organizations
- Cyber JIF – A look after three years
- Local government ethics act
- **Presented by:**
 - *Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew*
 - *Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting*
 - *Representative from the NJ Department of Community Affairs (to be announced)*

NJAC ANNUAL CONFERENCE 2026
Professional Development Workshops

11:15 A.M. WORKSHOPS - THURSDAY, MAY 7, 2026

BREAKING THE MOLD: HOW REFERENCED BASED PRICING CAN RESHAPE PUBLIC SECTOR HEALTH BENEFITS

APPROVED: CMFO/CCFO Information Technology; CPWM Information Technology; CTC Information Technology; QPA Information Technology; RMC Information Technology; RPPO/RPPS Management/Supervision

This session will explain, in practical terms, why Reference Based Pricing (RBP) works and how it works on the ground. It is not a new payment system, and it is not a fringe workaround. Claims still run through the same rails. Providers still bill. Plans still pay. The difference is that the plan stops outsourcing the price and starts paying from a clear, rational benchmark. The workshop will also cover why RBP supports better member benefits and broader access, without relying on the usual narrow-network tradeoffs.

Moderator

Jim Rhodes, *Vice President, Executive Director, PERMA Risk Management*

Panelists

William Green, *PERMA Fair, President & CEO*

Joseph DiBella, *Co-President, Executive Partner, Conner Strong & Buckelew*

4:00 P.M. WORKSHOPS - THURSDAY, MAY 7, 2026

CYBERSECURITY STRATEGY FOR COUNTY GOVERNMENT

APPROVED: CMFO/CCFO Information Technology; CPWM Information Technology; CTC Information Technology; QPA Information Technology; RMC Information Technology; RPPO/RPPS Management/Supervision

County governments are prime targets for cyber threats, often lacking the resources of private organizations. The already successful attackers are now leveraging AI as a force-multiplier to be more effective. This session will provide a timely update on the evolving threat landscape and introduces a county government-tailored maturity model as a roadmap for strategic planning and budgeting, and spotlights low-cost and free cybersecurity resources for counties.

Panelists

Edward J. Cooney, *MBA, CCIC, National Accounts Partner Conner Strong & Buckelew*

Joseph Hrubash, *Sr. Partner, PERMA Risk Management Services*

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 28-26

APRIL 2026

WHEREAS, the Treasurer has certified that funding is available to pay the following bills: now, therefore,

BE IT RESOLVED that the Camden County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

BE IT FURTHER RESOLVED, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD- INV 631-04-2026	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-04-2026	8,250.00
		12,500.00
CIPRIANI & WERNER PC	LEGAL- HOLEC FOR 02/26 INV 883436	770.00
CIPRIANI & WERNER PC	LEGAL- HOLTEC FOR 02/26 INV 883435	840.00
		1,610.00
BROWN & CONNERY, LLP	LEGAL- L. COMBS INV 385124 FOR 02/26	1,599.00
		1,599.00
FTI CONSULTING, INC.	PROF. SERVICES- 10/10/25-03/17/26	2,724.12
		2,724.12
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- PD INV 631-04-2026	12,159.44
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-04-2026	24,318.89
		36,478.33
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/26	5.18
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/26	18,843.42
		18,848.60
DAVID MCPEAK	TREASURER FEE 04/26	3,157.09
DAVID MCPEAK	REIMB. POSTAGE 3/25/26-4/1/26	164.60
		3,321.69
SG RISK, LLC	ACTUARY- CCIC PD INV 16096 FOR 04/26	487.08
SG RISK, LLC	ACTUARY- CCIC INV 16096 FOR 04/26	281.67
		768.75
SPARK CREATIVE GROUP LLC	WEB UPDATES 02/26-03/26 INV 6931 4/26	168.75
		168.75
USA TODAY MEDIA CORP	A# 1122466 INV 762324-12194320 03/26	56.66
		56.66
HARDENBERGH INSURANCE GROUP	RMC- 1ST INST. 26 CAMDEN CTY IMPR AUTH	4,119.08
		4,119.08
	Total Payments FY 2026	82,194.98
	TOTAL PAYMENTS ALL FUND YEARS	82,194.98

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	January						
CURRENT FUND YEAR	2026						
Description:		Ins Comm General A/C	Workers Comp Claims	Liability Claims	Citizens	CCPD - WC	CCPD - Liability
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$50,633,271.53	50,434,946.44	167,195.08	- 295,666.07	33,772.96	60,302.00	232,721.12
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$127,099.13	\$124,633.45	\$509.75	\$1,082.81	\$72.45	\$287.95	\$512.72
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$127,099.13	\$124,633.45	\$509.75	\$1,082.81	\$72.45	\$287.95	\$512.72
9 Deposits - Purchases	\$1,020,394.10	\$801.00	\$205,874.19	\$676,998.03	\$0.00	\$113,064.30	\$23,656.58
10 (Withdrawals - Sales)	-\$11,272,389.53	-\$10,851,004.28	-\$242,331.66	-\$8,262.45	\$0.00	-\$106,277.12	-\$64,514.02
Ending Cash & Investment Balance	\$40,508,375.23	\$39,709,376.61	\$131,247.36	\$374,152.32	\$33,845.41	\$67,377.13	\$192,376.40
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,332,008.61	\$95,840.47	\$238,513.10	\$700,695.63	\$0.00	\$131,672.78	\$165,286.63
(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00
Balance per Bank	\$41,839,128.36	\$39,805,217.08	\$369,760.46	\$1,074,847.95	\$33,845.41	\$197,794.43	\$357,663.03

CAMDEN COUNTY INSURANCE COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026									
Month Ending: January									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,973,840.56	14,300,655.97	(665,800.64)	32,154,876.13	42,102.23	(448,817.96)	23,192.87	3,253,222.39	50,633,271.55
RECEIPTS									
Assessments	1,962.08	5,937.37	1,153.33	23,105.83	0.00	68,521.98	5,267.01	544.96	106,492.57
Refunds	801.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	801.00
Invest Pymnts	9,026.49	29,437.35	11,588.67	69,104.85	37.53	96.85	4,989.80	2,817.63	127,099.17
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	9,026.49	29,437.35	11,588.67	69,104.85	37.53	96.85	4,989.80	2,817.63	127,099.17
Other *	0.00	0.00	0.00	0.00	0.00	106,392.57	0.00	0.00	106,392.57
TOTAL	11,789.57	35,374.72	12,742.00	92,210.68	37.53	175,011.40	10,256.81	3,362.59	340,785.31
EXPENSES									
Claims Transfers	49,840.93	7,325.14	15,610.40	342,299.59	0.00	0.00	0.00	0.00	415,076.06
Expenses	0.00	3,091,147.00	1,083,527.97	412,313.00	0.00	5,144,331.63	100,091.58	0.00	9,831,411.18
Other *	0.00	0.00	0.00	6,309.19	0.00	212,885.14	0.00	0.00	219,194.33
TOTAL	49,840.93	3,098,472.14	1,099,138.37	760,921.78	0.00	5,357,216.77	100,091.58	0.00	10,465,681.57
END BALANCE	1,935,789.20	11,237,558.55	(1,752,197.01)	31,486,165.03	42,139.76	(5,631,023.33)	(66,641.90)	3,256,584.98	40,508,375.29



Claims Resolution Corporation, Inc.

**MEDICAL SAVINGS REPORT BY MONTH
CAMDEN COUNTY INSURANCE COMMISSION**

2026

Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Savings	% of Savings	Network Utilization	Bills Received
January	\$266,598.28	\$228,934.00	\$78,520.00	\$150,414.00	65.00%	98.00%	193
February	\$491,193.67	\$428,944.17	\$180,087.83	\$248,856.34	58.00%	97.00%	437
March	\$18,958.00	\$16,034.00	\$5,956.00	\$10,078.00	61.00%	96.00%	32
April							
May							
June							
July							
August							
September							
October							
November							
December							
Total	\$776,749.95	\$673,912.17	\$264,563.83	\$409,348.34	61.00%	97.00%	662



Claims Resolution Corporation, Inc.

**MEDICAL SAVINGS REPORT BY MONTH
CAMDEN COUNTY INSURANCE COMMISSION**

2025

Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Savings	% of Savings	Network Utilization	Bills Received
January	\$292,727.90	\$221,818.02	\$87,385.38	\$134,432.64	70.00%	98.50%	313
February	\$333,412.02	\$256,840.48	\$96,376.63	\$160,463.85	70.00%	97.60%	259
March	\$244,095.09	\$201,446.24	\$96,793.07	\$104,653.17	49.00%	94.30%	180
April	\$258,702.35	\$232,929.51	\$135,314.07	\$97,615.44	48.00%	100.00%	120
May	\$752,056.58	\$708,356.39	\$399,236.11	\$309,120.28	47.00%	97.00%	282
June	\$334,661.40	\$312,833.89	\$183,322.42	\$129,511.47	42.00%	94.00%	212
July	\$628,630.00	\$594,212.00	\$317,963.00	\$276,249.00	47.00%	97.00%	300
August	\$192,053.00	\$172,640.00	\$78,077.00	\$94,563.00	55.00%	95.00%	195
September	\$340,628.00	\$298,309.00	\$137,033.00	\$161,275.00	54.06%	96.00%	308
October	\$224,698.23	\$203,298.00	\$103,158.00	\$100,141.00	49.25%	98.00%	198
November	\$308,971.00	\$286,178.00	\$109,100.00	\$177,078.00	62.00%	96.00%	167
December	\$261,976.00	\$229,545.00	\$100,794.00	\$128,751.00	56.00%	93.00%	171
Total	\$4,172,611.57	\$3,718,406.53	\$1,844,552.68	\$1,873,853.85	50.00%	97.00%	2705

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: April 15, 2026
DATE OF MEETING: April 22, 2026

CCIC SERVICE TEAM

<p>Paul Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Account Manager ndougherty@jamontgomery.com Office: 856-552-4738</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>		

MARCH – APRIL 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 18:** Attended the CCIC Safety Committee meeting.
- **March 23:** Attended the CCUA Safety Committee meeting.
- **March 26:** Attended the CCIC meeting.
- **March 27:** Conducted a loss control visit at multiple County Playgrounds.
- **April 7:** Attended the CCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **April 15:** Plan to attend the CCIC Safety Committee meeting.
- **April 22:** Plan to attend the CCIC meeting.
- **April 27:** Plan to attend the CCUA Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at [Safety Director Bulletins](#):

- Distracted Driving Awareness Month
- Tree Work Near Electrical Hazards - Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the [MSI-NJCE Expos](#) and are scheduled throughout New Jersey in 2026.

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(April through June Live Training Schedule and Registration Links are attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1 - 22, 2026 (Start Date: July 1, 2026)
- December 1 - 22, 2026 (Start Date - January 1, 2027)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: *If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).*

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

(*) In-Person Training: Is being held via the [MSI-NJCE Expo](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below. (The Expo 2026 schedule will be released soon).**

() Zoom Meeting Training:** **Please Note: Starting in January 2026 - INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.**

For more information on training and other safety resources, please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

NOTE: If a class registration link is not taking you to a registration page for completion, it means that the class was either cancelled or the class is full. Thank you.

April through June 2026 Safety Training Schedule
Click on the “Class Topic” to Register and for the Course Description

DATE	CLASS TOPIC	TIME
4/15/26	Fire Safety	7:30 - 8:30 am
4/15/26	Fire Extinguisher Safety	9:00 - 10:00 am
4/15/26	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/26	Hearing Conservation	1:00 - 2:00 pm
4/16/26	Playground Safety Inspections	8:30 - 10:30 am
4/16/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
4/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Work Zone Safety (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)	8:30 - 11:30 am
4/17/26	Chipper Safety	8:30 - 9:30 am
4/17/26	Housing Authority Safety & Regulatory Awareness	8:30 - 12:00 pm
4/17/26	Chainsaw Safety	10:00 - 11:00 am
4/17/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/20/26	Shop and Tool Safety	9:00 - 10:00 am
4/20/26	Hearing Conservation	10:30 - 11:30 am
4/20/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
4/21/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/21/26	Mower Safety	11:00 - 12:00 pm
4/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/22/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/22/26	Personal Protective Equipment	9:00 - 11:00 am

4/23/26	Confined Space Entry	7:30 - 10:30 am
4/23/26	Work Zone: Flagger	11:00 - 12:00 pm
4/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
4/24/26	Bloodborne Pathogens	10:30 - 11:30 am
4/27/26	Fall Protection Awareness	8:00 - 10:00 am
4/27/26	Fire Extinguisher Safety	10:30 - 11:30 am
4/27/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
4/28/26	Heavy Equipment Safety	8:30 - 10:30 am
4/28/26	Fire Safety	1:00 - 2:00 pm
4/29/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
4/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
4/30/26	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/1/26	Shop and Tool Safety	8:30 - 9:30 am
5/1/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/4/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/4/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/5/26	Mower Safety	8:30 - 9:30 am
5/5/26	Implicit Bias in the Workplace	9:00 - 10:30 am
5/5/26	Personal Protective Equipment	10:00 - 12:00 pm
5/6/26	School Safety & Regulatory Awareness	8:30 - 11:30 am
5/6/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
5/6/26	Asbestos Awareness	1:00 - 3:00 pm
5/7/26	Playground Safety Inspections	7:30 - 9:30 am
5/7/26	Bloodborne Pathogens	10:00 - 11:00 am
5/7/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
5/8/26	Chainsaw Safety	8:30 - 9:30 am
5/8/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
5/8/26	Chipper Safety	10:00 - 11:00 am
5/8/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/11/26	Hearing Conservation	8:30 - 9:30 am
5/11/26	The Power of Collaboration (Ocean)*	9:00 - 12:00 pm
5/12/26	Fire Extinguisher Safety	8:30 - 9:30 am
5/12/26	Preparing for First Amendment Audits	9:00 - 11:00 am
5/12/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/13/26	Confined Space Entry	8:30 - 11:30 am
5/13/26	Dealing with Difficult People and De-Escalation	9:00 - 10:30 am
5/13/26	Work Zone: Flagger	1:00 - 2:00 pm
5/14/26	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
5/14/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/14/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm

5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/1/26	Work Zone: Flagger	8:30 - 9:30 am
6/1/26	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/1/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/2/26	Hearing Conservation	8:30 - 9:30 am
6/2/26	Heavy Equipment Safety	10:00 - 12:00 pm
6/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am
6/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/3/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
6/3/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
6/3/26	Fire Safety	10:30 - 11:30 am
6/3/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
6/5/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/5/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
6/8/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
6/8/26	Personal Protective Equipment	10:00 - 12:00 pm
6/8/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/9/26	Bloodborne Pathogens	7:30 - 8:30 am
6/9/26	Ethical Decision Making	9:00 - 11:30 am
6/9/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/10/26	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
6/10/26	Fire Extinguisher Safety	1:00 - 2:00 pm
6/11/26	Confined Space Entry	8:00 - 11:00 am
6/11/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/11/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
6/12/26	Work Zone: Flagger	8:30 - 9:30 am
6/12/26	Fall Protection Awareness	10:00 - 12:00 pm
6/12/26	Mower Safety	1:00 - 2:00 pm
6/15/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
6/15/26	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm

6/16/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
6/16/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/16/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
6/17/26	Playground Safety Inspections	9:00 - 11:00 am
6/17/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	1:00 - 2:00 pm
6/17/26	Personal Protective Equipment	1:00 - 3:00 pm
6/18/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/26	Shop and Tool Safety	11:00 - 12:00 pm
6/23/26	Confined Space Entry	8:30 - 11:30 am
6/23/26	Hearing Conservation	1:00 - 2:00 pm
6/24/26	Driving Safety Awareness	9:00 - 10:30 am
6/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/24/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Work Zone Safety (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*	8:30 - 11:30 am
6/25/26	Chipper Safety	7:30 - 8:30 am
6/25/26	Chainsaw Safety	9:00 - 10:00 am
6/25/26	Mower Safety	10:30 - 11:30 am
6/26/26	Fire Extinguisher Safety	8:30 - 9:30 am
6/26/26	Bloodborne Pathogens	10:00 - 11:00 am
6/29/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
6/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/30/26	Fire Safety	8:30 - 9:30 am
6/30/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am

ZOOM SAFETY TRAINING GUIDELINES

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.***

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.

- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.
- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed if the user logged in and viewed the training on their Own.

RESOLUTION NO. 29-26

**CAMDEN COUNTY INSURANCE FUND COMMISSION
RESOLUTION FOR CLOSED SESSION**

WHEREAS, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

WHEREAS, this public body is of the opinion that such circumstances presently exist; now, therefore,

BE IT RESOLVED by the Camden County Insurance Fund Commission, County of Camden, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.
2. The general nature of the subject matter to be discussed:

LITIGATION: 0717, 0958, 3271, 3582, 3602, 9529, 9886, 9713, 9463, 3012, 3101, 3535, 3592, 3605, 3616, 3617, 0106 & 8356

CONTRACTS:

PERSONNEL:

3. It is anticipated at this time that the above subject matter will be made public when the members of the Camden County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately.

ADOPTED: April 22, 2026

CHAIRMAN

ATTEST:

VICE-CHAIRMAN

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – MARCH 26, 2026
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
Steve Williams	Present
Anna Marie Wright	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	Claims Resolution Corporation Linda Tinsley-Page Lauren Joseph Tracy Ware Denise Dorsey Colleen Mortellite Paulette Kelly Monica Miller
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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
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ALSO, PRESENT:

Elaine Flacco, Camden County College
Edward 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 FEBRUARY 25, 2026

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

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF FEBRUARY 25, 2026

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that the Safety Committee last met on March 18th to discuss revisions to the NJCE safety grant and encouraged counties to submit applications. Mr. Prince said safety trainings were discussed and listed on njce.org. He also noted that upcoming loss control visits will begin with parks and playgrounds.

CLAIMS COMMITTEE: Ms. Drumheiser advised the Claims Committee last met on March 3rd to review the PARS and SARS that would be presented again today during closed session. Ms. Drumheiser mentioned there was one additional PAR/SAR that was circulated the day prior.

EXECUTIVE DIRECTOR:

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Included in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. Executive Director reported there were 3 certificates of insurance issued during the month of February.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE held the Reorganization Meeting on February 26, 2026. Included in the agenda was a summary report of the meeting. Executive Director congratulated Chairman Angilella on his continued appointment to Chairman of the NJCE. Executive Director said the NJCE is scheduled to meet in-person at Forsgate Country Club on Thursday, April 23, 2026 at 10:30 a.m.

CCIC FINANCIAL FAST TRACK: Included in the agenda was a copy of the Financial Fast Track Report as of **December 31, 2025**. Executive Director said the report indicates the Commission had a surplus of **\$33,871,434**. 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 **\$4,502,720**. The total cash amount was **\$50,633,272**.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of December. Executive Director reported that as of **December 31, 2025**, the NJCE had a surplus of **\$18,861,992**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount was **\$38,891,840**.

2026 ACTUARY POSITION: Executive Director reported the Fund Office issued a request for price proposals for the actuary position. The Fund Office received three responses, one from our

current vendor, SG Risk Actuaries Consultants, The Actuarial Advantage and Pinnacle Actuarial Resources, Inc. All responses included the required checklist information. SG Risk Actuaries Consultants' quote was \$9,525, The Actuarial Advantage quote was \$12,240 and Pinnacle Actuarial Resources, Inc. was \$16,000. Executive Director asked to postpone the decision to award the one year contract until further discussed in closed executive session.

MOTION TO POSTPONE THE DECISION REGARDING THE AWARD OF A ONE-YEAR CONTRACT UNTIL FURTHER DISCUSSED IN CLOSED EXECUTIVE SESSION

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

2026 AUDITOR REQUEST FOR PRICE QUOTES: Executive Director reported the Fund Office solicited quotations for the services of an Auditor for 2026. The Fund Office received two responses, one from PFK O'Connor Davies, formerly Bowman & Company, and the other from HFA Certified Public Accountants + Advisors. PFK O'Connor Davies' quote was \$16,612 and HFA Certified Public Accountant quote was \$20,000.

MOTION TO AWARD A ONE-YEAR CONTRACT TO PFK O'CONNOR DAVIES EFFECTIVE 5-1-26

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

All of the above responses are available at the Fund Office for review.

2026 ASSESSMENT PAYMENTS: Executive Director reported the first assessment payment was due on March 15, 2026. Executive Director said if you have not already done so, payments should be sent to Dave McPeak, Treasurer. Mr. McPeak said that most assessments have been received with the exception of a few.

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 16th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. Enclosed in the agenda was a copy of the invitation that was emailed to members, risk managers and professionals. Executive Director said if anyone needs the link or has difficulties in registering, please contact the Fund Office.

Executive Director reported the seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

2026 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director reported the 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

In addition, the Executive Director said J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. Executive Director reported J.A. Montgomery’s proposal was not selected, while Conner Strong & Buckelew’s proposal is still under review. If selected, the Fund office will distribute additional details on the workshop.

MEETING SCHEDULE: Executive Director reminded the Commission that the next meeting was scheduled for Wednesday, April 22, 2026, at 10:30 a.m. via Zoom, and explained that the meeting was rescheduled due to the NJCE meeting on Thursday, April 23, 2026.

TREASURER: Mr. McPeak referred to a copy of Resolution 22-26, the March 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 22-26, MARCH BILLS LIST

Motion	Commissioner Wright
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 February was included in the agenda and advised they received 437 bills, and the billed amount was \$491,193.67. Ms. Ware advised the paid amount was \$180,087.83 with gross savings of \$248,856.34. Ms. Ware said the percentage of savings was 58% 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 Director Report, included in the agenda, summarized all Safety and Risk Control activities from February through March. He noted that all training opportunities through May 28th were listed in the report and available at njce.org. Mr. Prince encouraged members to apply for the safety grant and advised it was a great opportunity to enhance various safety programs. Mr. Prince said he will be conducting loss control visits to parks and playgrounds soon.

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 Williams

Vote: 3 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 23-26, 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 23-26 FOR CLOSED SESSION

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

The breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

Motion Commissioner Williams
Second: Commissioner Wright
Vote: 2 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>
3446	\$63,571.13	PAR		8759	\$180,376.30	PAR
3446	\$22,500.00	SAR		8759	\$175,000.00	SAR
9793	\$79,795.00	PAR		3551	\$8,825.00	PAR
9829	\$52,338.00	PAR		3577	\$9,254.19	PAR
3579	\$53,399.00	PAR		NJC00106	\$245,000.00	PAR
3571	\$57,592.00	PAR		2903	\$101,110.00	PAR
				2903	\$57,500.00	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 April 22, 2026 at 10:30 AM.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:10 A.M.

Minutes prepared by: Elisabeth Chipman