

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

Meeting was called to order by Commissioner Williams. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

|                   |         |
|-------------------|---------|
| Ross G. Angilella | Excused |
| Steve Williams    | Present |
| Anna Marie Wright | Present |

**FUND PROFESSIONALS PRESENT:**

|                    |                                                          |
|--------------------|----------------------------------------------------------|
| Executive Director | PERMA Risk Management Services<br><b>Bradford Stokes</b> |
|--------------------|----------------------------------------------------------|

|                |                                                                                                                                                                                                           |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Claims Service | Claims Resolution Corporation<br><b>Linda Tinsley-Page</b><br><b>Lauren Joseph</b><br><b>Tracy Ware</b><br><b>Denise Dorsey</b><br><b>Candace Jorden</b><br><b>Paulette Kelly</b><br><b>Monica Miller</b> |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Vanguard Claims Administration  
**Sarah Mentzer**

PERMA  
**Kerin Drumheiser**  
**Shai McLeod**

|          |                               |
|----------|-------------------------------|
| Attorney | <b>Laura Paffenroth, Esq.</b> |
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|-----------|---------------------|
| Treasurer | <b>David McPeak</b> |
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|                 |                                                   |
|-----------------|---------------------------------------------------|
| Safety Director | J.A. Montgomery Consulting<br><b>Glenn Prince</b> |
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**ALSO, PRESENT:**

Elaine Flacco, Camden County College  
Harry Earle, J.A. Montgomery Consulting  
Cathy Dodd, PERMA Risk Management Services  
Elisabeth Chipman, PERMA Risk Management Services

## **APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MARCH 26, 2026**

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

### **MOTION TO APPROVE OPEN AND CLOSED MINUTES OF MARCH 26, 2026**

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

### **CORRESPONDENCE: None**

**SAFETY COMMITTEE:** Mr. Prince reported that the Safety Committee last met on April 15<sup>th</sup> to discuss a variety of topics including training, the Leadership Academy, Safety Director's bulletins, and PEOSH compliance. Mr. Prince also said the NJCE Safety Grant was discussed regarding encouraging members to submit for 2026. Mr. Prince reported the next safety committee meeting was scheduled for May 20<sup>th</sup> at 2:00p.m.

**CLAIMS COMMITTEE:** Ms. Drumheiser advised the Claims Committee last met on April 7<sup>th</sup> to review the PARS and SARS that would be presented again today during closed session.

### **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 March. There were 14 certificates of insurance issued during the month of March. Executive Director asked if there were any questions and requested a motion to approve.

### **MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE was scheduled to meet virtually on Thursday, April 23, 2026, at 11:00 a.m., instead of in-person. Executive Director said 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:** Included in the agenda was a copy of the Financial Fast Track Report as of **January 31, 2026**. Executive Director reported for the month of January there was a decrease of **\$736,088** in case reserves, however there was an increase of **\$1,036,990** in IBNR. Surplus for the month was **\$30,681**. Executive Director said the report indicates the Commission had 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 was **\$4,341,194**. The total cash amount was **\$40,508,375**.

**NJCE PROPERTY AND CASUALTY FINANCAL FAST TRACK:** Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of January. Executive Director reported as of **January 31, 2026** the NJCE had 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 was **\$19,441,278**. Executive Director mentioned there was a big increase in case reserves at

**\$2,477,278** which reflects several property claims, mostly freezing pipes. Executive Director said the cash amount now reflects around **\$31** million and the lower value shown in the report was due to insurance premiums being paid in January, however assessments were collected, bringing the cash amount back up.

**2026 ACTUARY POSITION:** Executive Director reported 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 Incurred But Not Reported (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. Executive Director said the next responsible bidder was The Actuarial Advantage.

**MOTION TO AWARD A ONE-YEAR CONTRACT TO THE ACTUARIAL  
ADVANTAGE EFFECTIVE 5-1-26 FOR A FEE OF \$12,240**

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

**LEGAL DEFENSE PANEL CONTRACTS:** Executive Director reported the Defense Panel Contracts will expire on May 31, 2026. The Commission Attorney will issue a Request for Proposals for Legal Services for the Insurance Commission. Executive Director said the responses and results will be discussed at the May meeting.

**NJCE CLAIMS SUMMIT & COVERAGE REVIEW:** Executive Director reported PERMA Claims and the NJCE Underwriting Manager held a TPA summit on April 8<sup>th</sup> for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. Ms. Drumheiser said it was well attended and was provided with good feedback.

**2026 ASSESSMENT PAYMENTS:** Executive Director reported 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:** Executive Director reminded the Commission the 16<sup>th</sup> Annual Educational Seminar will be held virtually again this year. Executive Director said 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 3<sup>rd</sup>. Included in the agenda was more information on the seminar. Executive Director said if anyone needs the link or needs assistance in registering, they should contact the Fund Office.

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

Executive Director reported Conner Strong & Buckelew will be conducting two workshops on Thursday, May 7<sup>th</sup> - *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 in the agenda was the NJAC Workshop Announcement outlining the courses.

**TREASURER:** Commissioner Williams referred to a copy of Resolution 28-26, the April 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 28-26, APRIL 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 month of March was included in the agenda and advised they received 32 bills, and the billed amount was \$18,958.00. Ms. Ware advised the paid amount was \$5,956.00 with gross savings of \$10,078.00. Ms. Ware said the percentage of savings was 61% and the network utilization was 96%. 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 March through April. He noted that all training opportunities through June 30<sup>th</sup> were listed in the report and available at njce.org. Mr. Prince said open enrollment for the Leadership Academy starts June 1<sup>st</sup> through June 22<sup>nd</sup> for a July 1, 2026 start date. It will be reopened from December 1<sup>st</sup> through December 22<sup>nd</sup> for a January 1, 2027 start date. Mr. Prince conducted 3 playground safety loss control visits in the month of March.

Mr. Earle reported the police department issued a new comprehensive policy about crash mitigation and investigation involving police vehicles which covers investigations in terms of GPS collection, reviewing video, remedial training options, and discipline considerations for the Chief of Police. These are bundled and exceed accreditation requirements for New Jersey by the Chiefs Association. Mr. Earle mentioned there was a video distributed giving highlights for this policy.

Mr. Earle said the police department is hosting their first-line supervisor class on June 15<sup>th</sup> at the Police Academy and encouraged members to participate in the May 19<sup>th</sup> Active Shooter course.

**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 29-26, 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 29-26 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 Williams  
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> |
|----------------|---------------|----------------|--|----------------|---------------|----------------|
| 0717           | \$ 965,698.77 | PAR            |  | 9463           | \$ 75,874.51  | PAR            |
| 0717           | \$ 361,152.85 | SAR            |  | 3012           | \$ 22,236.05  | PAR            |
| 0958           | \$ 60,689.09  | PAR            |  | 3101           | \$ 39,779.54  | PAR            |
| 0958           | \$ 1,000.00   | SAR            |  | 3535           | \$ 17,593.40  | PAR            |
| 3271           | \$ 47,694.62  | PAR            |  | 3592           | \$ 12,523.82  | PAR            |
| 3271           | \$ 25,396.87  | SAR            |  | 3605           | \$ 14,364.14  | PAR            |
| 3582           | \$ 129,688.90 | PAR            |  | 3616           | \$ 24,870.27  | PAR            |
| 3602           | \$ 754,677.16 | PAR            |  | 3617           | \$ 18,918.57  | PAR            |
| 9529           | \$ 51,118.48  | PAR            |  | 8356           | \$ 33,975.00  | PAR            |
| 9886           | \$ 90,923.48  | PAR            |  | 8356           | \$ 30,000.00  | SAR            |
| 9713           | \$ 85,201.28  | PAR            |  | NJC00106       | Informational |                |

**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 May 28, 2026 at 10:30 AM.

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 11:16 A.M.**  
Minutes prepared by: Elisabeth Chipman