CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – SEPTEMBER 24, 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**
Fund Auditor	PKF O'Connor Davies, LLC **Dennis Skalkowski** **Kaleigh Hadley**
Fund Attorney	**Laura Paffenroth, Esq.**
Claims Service	Claims Resolution Corporation **Linda Tinsley-Page** **Denise Dorsey** **Candace Jorden** **Paulette Kelly** **Daniel Malloy** **Colleen Mortellite** **Tracy Ware** **Monica Miller** PERMA **Kerin Drumheiser** **Shai McLeod**
Safety Director	J.A. Montgomery Consulting **Glenn Prince** **Harry Earle**

ALSO, PRESENT:
Elaine Flacco, Camden County College
Francine Pipito, Conner Strong and Buckelew
Nancy Ghani, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services
Matthew Long, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 23, 2026

Chairman Angilella noted the open minutes were in Appendix I and the closed minutes were sent via e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 23, 2026

Motion	Commissioner Wright
Second:	Chairman Angilella
Vote:	2 Ayes, 0 Nayes, 1 Abstention

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 16th and discussed a variety of topics including the September Safety Director's Bulletin, which focused on "Preparedness Month" and emphasized the importance of emergency action plans and preparing for potential emergencies such as flooding. Mr. Prince advised the Committee also reviewed the CDL program and requirements for maintaining Entry-Level Driver Training provider status, allowing members to train CDL applicants in-house. Mr. Prince noted the Committee also discussed statewide safety activities including lockout/tagout procedures. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser advised that the Claims Committee last met on August 4th and September 1st to review the PARS and SARS being presented again today in closed session. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR:
2025 AUDIT REPORT AS OF DECEMBER 31, 2025: Executive Director reported our primary focus today was the adoption of the 2025 audit. Executive Director advised the audit was sent this week to the Fund Commissioners and the Treasurer. Executive Director asked Mr. Skalkowski of PFK O'Connor Davies to provide a brief overview of the 2025 audit. Mr. Skalkowski reported that the Commission received a clean, unmodified opinion on its financial statements and internal controls over financial reporting, with no findings or recommendations noted. As of December 31, 2025 the Commission reported total assets of approximately $56.5 million, total liabilities and reserves of $22.6 million, and an ending net position of $33.9 million. Mr. Skalkowski concluded the presentation and asked if anyone had any questions. Executive Director asked if there were any questions and requested a motion to adopt Resolution 45-26, Certification of the Annual Audit Report for period ending December 31, 2025.

MOTION TO ADOPT RESOLUTION 45-26, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2025

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

Executive Director said he wanted to take the opportunity to thank Mr. Skalkowski and Ms. Hadley for their co-operation and professionalism in doing the audit. Executive Director told Mr. Skalkowski they were welcome to stay, but they could leave the meeting.

LEGAL DEFENSE PANEL: Executive Director reported the County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and

authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 58, adopted July 16, 2026, for a term August 1, 2026 to July 31, 2027; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. Executive Director asked if anyone had any questions and requested a motion for Resolution 46-26 which was included in the agenda.

MOTION TO ADOPT RESOLUTION 46-26 AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE FUND COMMISSION AND VARIOUS LAW FIRMS FOR INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS - Executive Director referred to copies of the certificate of insurance reports from the NJCE listing the certificates issued for the months of July and August. Executive Director reported there were 4 certificates of insurance issued during the month of July and 3 in August. Executive Director asked if there were any questions and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on Friday, September 18, 2026 and Ms. Ghani, Deputy Executive Director, would provide a review of the meeting. Ms. Ghani reported the Fund went out for requests for proposals for managed care and workers' compensation services. There were three responses received and it was determined that the scope and fees of the RFP did not clarify the pricing so the Fund will be re-issuing. Ms. Ghani said in the interim, the vendor that provides those services, CRC, has agreed to extend their services while we go through another procurement. Ms. Ghani reported the other major item was the renewal. Ms. Ghani advised the Fund Office would review the data and prepare a budget for the October or November meeting. Ms. Ghani said she wanted to thank the counties of Atlantic, Burlington, and Cumberland for renewing their 3-year membership with the fund. The NJCE is scheduled to meet again on Friday, October 23, 2026 at 1:30 p.m. via Zoom.

CCIC FINANCIAL FAST TRACK – Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director advised as of June 30, 2026; there was a surplus of $34,574,130. Executive Director referred to line 11 of the report, "Investment in Joint Venture" and indicated $4,540,400 was the CCIC's share of equity in the NJCE. Executive Director noted the total cash amount was $54,429,997.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director reported the NJCE June Financial Fast Track was included in the agenda. Executive Director said as of June 30, 2026, the NJCE had a surplus of $18,114,071. Executive Director reported line 7 of the report,

"Dividend" represented the figure released by the NJCE of $7,207,551. Executive Director noted the total cash amount was $32,528,383.

2026 PROPERTY & CASUALTY ASSESSMENTS: Executive Director said the third assessment payment for 2026 was due on September 15, 2026. Executive Director said the Fund Office e-mailed the Statement of Accounts to the member entities and checks can be made payable to the Camden County Insurance Commission and sent to David McPeak, Treasurer.

NJCE PRE-RENEWAL WEBINAR: Executive Director reported the Underwriting Manager Team hosted a Pre-Renewal Webinar on September 22nd. The Underwriting Manager covered the current state of the insurance market and anticipated program changes for the upcoming renewal. Executive Director said copies of the Power Point presentation would be available from the Fund Office and a recorded version would be posted to the NJCE website.

NJCE 2027 RENEWAL PROCESS: Executive Director reported the annual underwriting process to update locations, vehicles, etc. was complete via Origami, which was launched on Monday, July 27, 2026. Executive Director reported the Optional Ancillary Coverage Applications were once again available through Broker Buddha. All information was due on Friday, September 4, 2026. Executive Director said the Fund Office would follow up with the member entities for any items not completed.

2026 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director reported the 111th annual conference was scheduled for November 17 through November 19 at the Atlantic City Convention Center in Atlantic City. More information would follow.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella referred to a copy of Resolution 47-26, July Supplemental Bills List, Resolution 48-26, August Bills List, and Resolution 49-26, September Bills List which was included in the agenda and requested a motion to approve. Chairman Angilella asked if anyone had any questions and noted the Treasurer Reports were also included in the agenda.

MOTION TO APPROVE RESOLUTION 47-26, JULY SUPPLEMENTAL BILLS LIST

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

MOTION TO APPROVE RESOLUTION 48-26, AUGUST BILLS LIST

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

MOTION TO APPROVE RESOLUTION 49-26, SEPTEMBER BILLS LIST

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

Chairman Angilella noted the Treasurer Reports were included in the agenda.

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

CLAIMS SERVICE - CRC: Mr. Malloy reported the Medical Savings Report for the month of August was included in the agenda and advised they received 300 bills, and the billed amount was $379,096.00. Mr. Malloy advised there was a gross savings of $188,319 or 50%. Mr. Malloy concluded his 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 July through September. Mr. Prince advised also included in the agenda was a list of Safety Director's Bulletins that were distributed electronically. Mr. Prince noted that Mr. Friedman does a great job of submitting them out to all of the departments for review. Mr. Prince referred to a listing of all of the training opportunities through the end of November. Any departments that desire to participate in any of the training programs should review at njce.org and register accordingly. Mr. Prince reported open enrollment for the Leadership Academy begins on December 22 for a January 1, 2027 start date. Mr. Prince noted there was a new addition to the program, a partnership between the NJCE and Echelon Front. Mr. Prince advised it is a leadership program that is part of the mandatory curriculum for the Leadership Academy and two sessions have been scheduled. The first one is in October in Middlesex County, and the second session will be at Camden County College on November 2. Mr. Prince advised a flyer was distributed and also placed on the NJCE website for review. Mr. Prince said his colleague, Mr. Earle, would provide the Law Enforcement Consultants report.

Mr. Earle reported the Camden County Police Academy would offer "Violence Prevention for Dealing with People in a Mental Health Crisis" course on October 9, with participation expected from Camden County Metro and the Sheriff's Department. Mr. Earle said they were planning an ad hoc meeting with Mr. Stokes in November, and all county law enforcement agencies would be invited. Mr. Earle reported that Mr. Ron Edward, a former Hudson County warden, has joined us as a corrections consultant, and he would provide support to wardens similar to the services offered to Chief of Police and plans to meet with Camden County Corrections Warden before year end. Mr. Earle concluded his report unless there were any questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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 Nayes

CLOSED SESSION: Chairman Angilella read Resolution 50-26, 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 50-26 FOR CLOSED SESSION

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

The breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

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

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

August PARS/SARS

Claim #	AMOUNT	SAR/PAR		Claim #	AMOUNT	PAR/SAR
4385	$37,387.65	SAR		3668	$61,373.00	PAR
4385	$51,187.65	PAR		0116	$123,174.00	PAR
0046	$67,388.00	PAR		9935	$64,733.60	PAR
0167	$80,646.72	PAR		3650	$47,500.00	PAR
3642	$21,453.42	PAR		8869	$63,783.80	PAR
9858	$91,854.52	PAR		3661	$15,515.06	PAR
1452	$224,475.27	PAR		8786	$250,000.00	PAR

September PARS/SARS

Claim #	AMOUNT	SAR/PAR		Claim #	AMOUNT	PAR/SAR
4640	$20,838.00	SAR		9394	$46,000.00	PAR
4640	$31,338.00	PAR		3385	$196,303.74	PAR
3571	$174,766.00	PAR		3735	$97,062.00	PAR
9974	$92,592.00	PAR		3717	$62,609.84	PAR
0246	$106,776.00	PAR		0201	$9,530.13	SAR

MOTION TO APPROVE THE PARS/SARS AS NOTED

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

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

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:35 A.M.
Minutes prepared by: Elisabeth Chipman