

ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 12, 2024 at 11:00 A.M.  
Atlantic County Board of County Commissioners’ Meeting Room  
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
<i>Timothy Edmunds</i>	<i>Absent</i>
<i>Michael Fedorko</i>	<i>Absent</i>

**FUND PROFESSIONALS PRESENT:**

Executive Director PERMA Risk Management Services                      **Brad Stokes**

Claims Administrator    Qual-Lynx  
**Karen Beatty**  
**Kathy Kissane**

PERMA Claims  
**Jennifer Conicella**

CEL Underwriting Manager                                      Conner Strong & Buckelew

Attorney    **James F. Ferguson**  
**N. Lynne Hughes**

Treasurer    ***Bonnie Lindaw (Absent)***

Safety Director    J.A. Montgomery Risk Control  
**Glenn Prince**

Risk Management Consultant                                      Insurance Agencies  
**Michael Ridge**  
**Gene Siracusa**

**ALSO PRESENT:**

Karen Read, PERMA Risk Management Services  
Chandra Anderson, Atlantic County

Commission Attorney Jim Ferguson announced that he is retiring as of July 1, 2024. He introduced the new County Counsel, N. Lynne Hughes, who will be the Commission Attorney.

**APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 9, 2024.  
MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 9, 2024.**

**Motion: Commissioner Robbins  
Second: Commissioner Kessler  
Vote: 3 Ayes**

**CORRESPONDENCE:** None.

**EXECUTIVE DIRECTOR'S REPORT:** Brad Stokes presented the Executive Director's report.

Resolution 18-24 appoints legal counsel in a pending litigation matter for Atlantic County. Jim Ferguson provided a brief description of the litigation. Since the trial was pending prior to the next Commission meeting, the appointment was made through an emergency PAR which included the desired counsel and the trial date. Request is made to ratify the appointment by approving Resolution 18-24.

**MOTION TO APPROVE RESOLUTION 18-24 APPOINTING TIMOTHY CRAMMER OF THE LAW FIRM OF DUGHI, HEWITT & DEMALEWSKI TO PROVIDE LEGAL SERVICES.**

**Motion: Commissioner Kessler  
Second: Commissioner Robbins  
Vote: 3 Ayes**

**CERTIFICATES OF INSURANCE:** There were 9 certificates issued from February 1, 2024 to March 1, 2024.

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

**Motion: Commissioner Woods  
Second: Commissioner Robbins  
Vote: 3 Ayes**

The CEL held their reorganization meeting on February 22. Ross Angilella was appointed Chair and Timothy Sheehan was appointed Secretary. Commissioner Kessler commented that the meeting of the Finance Committee was postponed due to scheduling conflicts. The next meeting will be on April 25, 2024.

The CEL's equipment breakdown insurer, Chubb, will be contacting members to schedule required onsite boiler inspections. Chubb will also be scheduling the inspections of larger facilities. ACUA inspections are already scheduled.

The financial fast track is the year end report for 2023. The fund's deficit is \$5.7 million with \$5 million in cash. Mr. Stokes noted that in prior years the actuary was invited to attend either by phone or in person to discuss their report findings. We can make that request when the actuary's first quarter report is available.

The CEL's financial fast track through December shows a surplus of \$11.1 million with over \$33.1 million in cash. The CEL's surplus is down due to a few very large North Jersey claims which have hit the CEL level.

Claims tracking shows there were 24 less open claims for January and 4 less open claims for February.

The 14<sup>th</sup> annual JIF educational seminar is being held on Friday, April 19, 2024 and Friday, April 26, 2024 from 9:00 A.M. to 12:00 P.M. Continuing education credits are available.

The NJAC conference is being held at Caesar's from May 1 to May 3. The CEL will participate and have a table at the conference.

**CLAIMS SERVICES:** Jennifer Conicella reported there was a very productive meeting held with Qual-Lynx. A follow up meeting is in the process of being scheduled. The Claims Committee met on April 11, 2024 and discussed multiple claims. There is nothing else to report.

**TREASURER:** Bonnie Lindaw was not present and Commissioner Robbins provided the Treasurer's report through March 31, 2024. The admin account balance is \$5,934,688.08 with no outstanding checks. Interest earned is \$81,425.73. The workers compensation account has \$152,497.05 in outstanding checks. Interest earned is \$2,820.17. The general liability account has \$15,795.20 in outstanding checks. Interest earned is \$476.14.

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:** Glenn Prince of JA Montgomery presented the safety report for February through April. All training through June 2024 have been listed on the website NJCE.org and LMS. There are toolbox talks and video briefings available.

The Safety Committee met on March 27, 2024 and reviewed a variety of topics including safety training, leadership skills academy, and other upcoming training opportunities for the law enforcement community.

Loss control visits continue to occur with the help of Angelier Hurt. Several County buildings have already been inspected including the County Office Building, Civil Courts Building, Drexel Avenue, Ventnor Library, Kitchen Warehouse, Meadowview, Mosquito and Fleet. Other park properties were also inspected including Lake Lenape East and West, Oscar McClinton Park, and Estell Manor. Recommendations were made and will be corrected by Facilities. Matt Genna of JA Montgomery attended the ACUA safety meeting and conducted a lost control visit.

The Munich Re safety grant provisions have been received. Undersheriff Brian Lee from the Atlantic County Sheriff's Office has already submitted a request. All departments are notified at the safety meeting that they must coordinate with Commissioner Woods to make a submission.

**MANAGED CARE – QUAL-LYNX:** Karen Beatty presented the claims services report. The cumulative savings report reflects 830 bills have been processed for the Commission resulting in savings of 65% for the year. The intake reporting shows so far this year there are 77 claims consisting of 13 lost time, 47 medical only, 17 report only, with only one claim related to COVID.

As of May 1<sup>st</sup> Qual-Lynx will be partnering with Enlite Script Advisor for prescription medications. Notification letters and new cards will be issued to employees. The program is similar to the current My Matrix system, however, they expect greater savings from the new Enlite Script Advisor program.

Ms. Beatty reported that she has retired, however, is staying on part-time through May. Her replacement is a fellow Qual-Lynx employee, Christine Gallagher, who will start on Monday.

Jennifer Conicella asked if Enlite will be able to email employees similar to My Matrix. Ms. Beatty confirmed they can.

**CLAIMS SERVICES – QUAL-LYNX:** Kathy Kissane reported the Claims Committee met on April 11, 2024, reviewed 25 PARS, and answered questions that were presented. Unless there are any other questions which would require a closed session, she requested a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

**MOTION TO APPROVE THE 25 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 11, 2024.**

**Motion:** Commissioner Woods  
**Second:** Commissioner Kessler  
**Vote:** 3 Ayes

**RISK MANAGER’S REPORT:** Michael Ridge and Gene Siracusa of Insurance Agencies were present. Mr. Siracusa presented the Risk Management report for the months of February and March. The managers reviewed various liability claims, tort claim notices, and JA Montgomery’s loss control reports. The managers attended the Safety Committee meetings in March. Builder’s Risk coverage was placed for the new County building on Dolphin Avenue, along with a pollution policy for the County’s new above ground storage tanks. The wind deductible buy back policy is in the process of being renewed for the County and the ACUA. They are reviewing and updating the property and vehicle schedules in Origami. The managers plan on attending the educational seminar on April 19<sup>th</sup> and April 26<sup>th</sup>.

**OLD BUSINESS:** None.  
**NEW BUSINESS:** None.  
**PUBLIC COMMENT:** None.

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting is scheduled for May 10, 2024 at 11:00 A.M.

**MOTION TO ADJOURN THE MEETING.**

**Motion:** Commissioner Robbins  
**Second:** Commissioner Kessler  
**Vote:** 3 Ayes

**MEETING ADJOURNED: 11:23 A.M.**  
Minutes prepared by: Chandra Anderson, Secretary