

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – December 12, 2025 at 11:00 A.M.
Atlantic County Board of County Commissioners’ Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

CHANGE IN ATTENDANCE: At approximately 11:20 A.M. Commissioner Kessler’s telephonic participation ended. Commissioner Kessler was absent thereafter and did not participate in subsequent votes.

FUND PROFESSIONALS PRESENT:

Executive Director	<u>PERMA Risk Management Services</u> Brad Stokes
Claims Administrator	<u>Qual-Lynx</u> Kathy Kissane Christine Gallagher <u>PERMA Claims</u> Kerin Drumheiser <u>Vanguard Claims</u> Sarah Mentzer – By Phone
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	N. Lynne Hughes Arthur Murray
Treasurer	Bonnie Lindaw – By Phone
Safety Director	<u>J.A. Montgomery Risk Control</u> Glenn Prince - By Phone
Risk Management Consultant	<u>Insurance Agencies, Inc.</u> Michael Ridge Gene Siracusa

ALSO PRESENT:

Karen Read, PERMA
Chandra Anderson, Atlantic County

David Harris, CRC
Kim DeLaurentis, CRC

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCTOBER 10, 2025.

Motion: Commissioner Fedorko
Second: Commissioner Kessler
Vote: 3 Ayes

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF NOVEMBER 17, 2025.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 3 Ayes

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw appeared by phone and presented the Treasurer's bank reconciliation report through November 2025. The general liability account has \$22,895.55 in outstanding checks. Interest earned is \$1,046.65. The admin account balance is \$11,543,369.70. Interest earned is \$306,563.66. The workers' compensation account has \$233,694.55 in outstanding checks. Interest earned is \$6,509.01.

Resolution 26-25 is the December Bills List which includes payments to Bowman & Company for the 2024 audit and Column Software for advertising. The total payments are \$11,696.32. The Treasurer recommended approval and there were no questions.

MOTION TO APPROVE RESOLUTION 26-25 THE DECEMBER BILLS LIST.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 3 Ayes

MOTION TO ENTER INTO EXECUTIVE SESSION TO DISCUSS PARS RELATING TO PENDING OR ANTICIPATED LITIGATION.

Motion: Commissioner Fedorko
Second: Commissioner Kessler
Vote: 3 Ayes

MOTION TO CLOSE THE EXECUTIVE SESSION AND REOPEN THE PUBLIC MEETING.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 2 Ayes (Commissioner Kessler participated by telephone until approximately 11:20 A.M., at which time the phone connection ended. Commissioner Kessler was not present for the discussion or vote on this item and was absent thereafter.)

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

Mr. Stokes presented the 2026 budget in the amount of \$11,793,542. This is a 5.73% increase which is lower than we have had in prior years. The actuary provides three levels of funding, low, middle and high, and our Commission historically chooses the middle line. There were increases across all lines of coverage, with the most being on the workers' compensation side. There were increases on the ancillary coverages. The professionals contracts had significant savings with the switch from Qual-Lynx to CRC.

The proposed assessments for 2026 are listed on page 4.

MOTION TO INTRODUCE THE 2026 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$11,793,542 AND SCHEDULE A PUBLIC HEARING ON JANUARY 9, 2026 AT 11:00 A.M.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 2 Ayes (Commissioner Kessler was absent)

CERTIFICATES OF INSURANCE: There were nine certificates issued for the months of October and November 2025.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 2 Ayes (Commissioner Kessler was absent)

The CEL held a meeting on November 21, 2025 and introduced its proposed budget in the amount of \$44,647,620. A public hearing is scheduled for January 6, 2026. Commissioner Kessler is on the Finance Committee and they have had several meetings. The CEL is still developing the assessments for 2026 and will be reviewing them during their next subcommittee meeting.

The Commission's financial fast track reports for July and August show the deficit hovering at \$5.1 million, with cash on hand of \$12.1 million.

The CEL's financial fast track report for August shows a surplus of \$16.4 million and \$45.1 million in cash.

The claims activity report shows three less open claims for the month of September and 29 less open claims for the month of October. The report includes Vanguard's property claims. Kathy Kissane reported there has been aggressive management to finalize and close out many claims.

The wellness grant is available for any member entities who have conducted a program or purchased items that would qualify for the \$1,000 grant. Submissions should be sent to the fund office for processing.

The claims management transition has been moving along smoothly. There have been weekly meetings between PERMA, CRC, and Origami. The I.T. departments between CRC and Qual-Lynx have been communicating to ensure a smooth transition. There is a finance meeting today between CRC, County Finance and PERMA to review funding accounts and the like. The kick off meeting is scheduled for next week. Kerin Drumheiser also reported everything is going well.

David Harris from CRC brought Kim Delaurentis to today's meeting. He thanked the Commissioners for the appointment and looks forward to working with everyone. Kim Delaurentis will be the account manager assigned to the Commission.

CLAIMS SERVICES: Kerin Drumheiser reviewed the mandatory year end reporting. Please review all lines of coverage for any possible claims and report them as soon as possible. In light of the transition, please do this sooner rather than later because no payments will be issued and no claims will be set up by Qual-Lynx on December 31st.

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery appeared by phone and presented the safety director's report for October through December 2025. All training through January 2026 have been listed on the websites NJCE.org and LMS. There are toolbox talks and video briefings available. The Leadership Academy is available with a January 1 start date. Any questions can be directed to his office.

Mr. Prince attended several loss control visits at Atlantic County locations.

The 2025 Safety Grant is complete. Vouchers will be going out and Mr. Prince requests they be signed and returned as soon as possible. Bonnie Lindaw requested she be provided with copies of any vouchers payable to Atlantic County.

The 2026 Safety Grant planning is underway. Mr. Prince has met with the underwriting carriers and currently there is \$117,000 dedicated to the grant. He continues to work with other companies to increase that total. An update will be issued to the members next month.

MANAGED CARE – QUAL-LYNX: Christine Gallagher presented the claims services report. The cumulative savings report for the year shows savings of 76% or \$4,547,868.69 and a PPO penetration rate of 98%. There are 272 claims for 2025; 96 indemnity, 113 medical only, and 63 report only. The top provider is Shore Ambulatory Surgical Center.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane provided the claims services report. She reported 35 claims were reviewed during Executive Session. 33 were presented by Qual-Lynx and two were presented by Vanguard. Questions were presented and answered. Ms. Kissane requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 35 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 2 Ayes (Commissioner Kessler was absent)

RISK MANAGER'S REPORT: Gene Siracusa of Insurance Agencies presented the Risk Manager report of activities for the months of October and November. The managers reviewed claims and Qual-Lynx reports. The managers continue monitoring the claims experience for 2024 vs. 2025, which look similar. A Qual-Lynx handout is included in the agenda addressing winter weather hazards.

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

Commissioner Robbins opened the meeting to public comment. Having heard no public comment, the public session is closed. The next meeting is scheduled for January 9, 2026 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko

Second: Commissioner Robbins

Vote: 2 Ayes (Commissioner Kessler was absent)

MEETING ADJOURNED: 12:05 P.M.

Minutes prepared by: Chandra Anderson, Secretary