

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – May 8, 2026 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
Michael Fedorko	Present
<i>Timothy Edmunds</i>	<i>Absent</i>

FUND PROFESSIONALS PRESENT:

Executive Director	<u>PERMA Risk Management Services</u> Brad Stokes
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Claims Administrator	<u>Claims Resolution Corporation</u> Monette Galello Kate Perry Candace Jorden
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	<u>PERMA Claims</u> Kerin Drumheiser
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	<u>Vanguard Claims</u> Sarah Mentzer – By Phone
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	N. Lynne Hughes Arthur Murray
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Treasurer	Bonnie Lindaw – Not Present
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Safety Director	<u>J.A. Montgomery Risk Control</u> Glenn Prince
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Risk Management Consultant	<u>Insurance Agencies, Inc.</u> Michael Ridge
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ALSO PRESENT:

Karen Read, PERMA
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF APRIL 10, 2026.

Motion: Commissioner Fedorko
Second: Commissioner Kessler
Vote: 2 Ayes – Commissioner Robbins Abstained

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw was not present and Commissioner Robbins presented the Treasurer's bank reconciliation report through April 2026. The admin account balance is \$8,750,857.44. Interest earned to date is \$78,004.30. The workers' compensation account has \$144,787.70 in outstanding checks. Interest earned to date is \$1,075.52. The general liability account has \$10,610.01 in outstanding checks. Interest earned to date is \$262.80.

Resolution 17-26 is the May Bills List which includes quarterly payments to the professionals from fund year 2026, and a payment to Column Software for advertising and PERMA for postage from fund year 2025. All payments total \$173,162.94. The payments are in line with budgeted amounts and the Treasurer recommended approval. There were no questions. Noting, the resolution number was corrected to 17-26.

MOTION TO APPROVE RESOLUTION 17-26 THE MAY BILLS LIST.

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

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

CERTIFICATES OF INSURANCE: There were five certificates issued for the month of April 2026.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL held their last meeting on April 23, 2026. A summary of the meeting is included on pages 5-8 of today's agenda. Commissioner Kessler briefly discussed how legacy claims are being handled. The next meeting of the CEL will be held on June 26, 2026.

The Commission's financial fast track reports for January show the deficit at \$5.4 million with cash on hand of \$10.6 million.

The CEL's financial fast track report for February shows a surplus of \$17.9 million and \$31 million in cash. Mr. Stokes noted there were a lot of property claims across the membership this past winter as a result of freezing pipes.

The claims activity report for March shows 42 claims were closed.

The 2026 limit schematic report along with excess and ancillary coverage policies are available on the OneDrive Program.

Second assessment payments for the member entities are due on June 15, 2026. The Fund office will be issuing notices in the near future.

The 2026 two-day MEL Educational Seminar was held virtually and well attended. CEU's were made available.

The 2026 New Jersey Association of Counties conference was held this week at Caesar's in Atlantic City. Conner Strong & Buckelew presented two workshops, one on public sector health benefits and the other on cybersecurity. Commissioner Robbins requested a copy of the health benefits presentation.

Commissioner Kessler asked when the list of properties to be appraised should be submitted, and Mr. Stokes advised her to send it in as soon as possible.

CLAIMS SERVICES: Commissioner Kessler commented that, with the close of the first quarter and following the transition to the new TPA, she has no longer needed to repeatedly follow up on outstanding work notes, reports, and related claim matters. She stated that the improved claims handling process has provided her with additional time during the work week and expressed her appreciation to CRC for its responsiveness and effective claims management.

Ms. Drumheiser commented that the TPA Summit and Coverage Overview was presented on April 8, 2026. This event was well attended by CRC. Ed Cooney and Jonathon Tavares reviewed changes in coverages. Kerin Drumheiser and the claims team reviewed many topics including reporting requirements, excess reporting, file maintenance, and communications. It was a very good session.

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety director's report through May. All training through June, 2026 have been listed on the websites NJCE.org and LMS. The expo schedule for live training events is also available. There are toolbox talks and video briefings available. Any questions can be directed to his office.

Mr. Prince reported he has multiple loss control visits for Atlantic County scheduled for the month of May.

MANAGED CARE: Kate Perry of CRC presented CRC's reports. Workers' comp billing through the month of April shows 114 bills were processed. They were billed at \$184,977.51, and paid \$110,581.28, representing \$75,396.23 in savings. The top two providers are Linwood skilled nursing and Shore

Orthopedic. The month of April had 20 claims reported, 13 medical only, three indemnity, three incident only, and one was denied. The ACUA had six claims and the County had 14 claims.

CLAIMS - CRC: Kate Perry of CRC provided the claims services report. She reported 15 claims from CRC were reviewed during Executive Session. One claim from Vanguard was presented. Questions were presented and answered. Ms. Perry requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 16 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

RISK MANAGER'S REPORT: Mike Ridge of Insurance Agencies presented the Risk Manager report of activities from April to May. Mr. Ridge reported they continue monitoring the claims experience for 2025 vs. 2026, along with common causes of workers' compensation claims. The managers also reviewed the sexual abuse procedure policies and manuals, JA Montgomery inspection reports, excess reports and tort claim notices.

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 July 10, 2026 at 11:00 A.M. Noting, the agenda indicated the next meeting date is July 12, 2026, however, it was corrected to reflect the correct next meeting date of July 10, 2026.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:44 A.M.

Minutes prepared by: Chandra Anderson, Secretary