

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – September 10, 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
Timothy Edmunds	Present

FUND PROFESSIONALS PRESENT:

Executive Director	<u>PERMA Risk Management Services</u> Brad Stokes
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Claims Administrator	<u>Claims Resolution Corporation</u> Kim DeLaurentis Candace Jorden
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	<u>PERMA Claims</u> Kerin Drumheiser – By Phone
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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
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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 Gene Siracusa
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ALSO PRESENT:

Karen Read, PERMA
Chandra Anderson, Atlantic County
Dennis Skalkowski, PKF O’Connor Davies - Auditor

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

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

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw presented the Treasurer's bank reconciliation report through August 2026. The admin account balance is \$15,671,465.18. Interest earned to date is \$186,351.03. There are outstanding checks totaling \$2,563.50. The workers' compensation account has \$269,271.38 in outstanding checks. Interest earned to date is \$3,684.61. The general liability account has \$442,843.00 in outstanding checks. Interest earned to date is \$360.38.

Resolution 20-26 is the September Bills List which includes payments in the amount of \$1,502,807.96 from fund year 2026. The second assessment installment payment is included. The Treasurer recommended approval. There were no questions.

MOTION TO APPROVE RESOLUTION 20-26 THE SEPTEMBER BILLS LIST.

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

Dennis Skalkowski of PKF O'Connor Davies presented the audit report for the period ending December 31, 2025. Mr. Skalkowski reported a clean, unmodified audit report with no findings or recommendations. The fund has \$14.5 million in assets, \$20.1 million in reserves and liabilities, and deficits in the amount of \$5.5 million. There were no questions.

MOTION TO APPROVE RESOLUTION 19-26 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2025.

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

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

Motion: Commissioner Kessler
Second: Commissioner Fedorko
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 11 certificates issued for the months of June and July 2026.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The RFP’s and RFQ’s for Actuary, Auditor, Defense Panel, Executive Director, Risk Management Consultant, Claims Administration and Managed Care Services have all been issued, are posted on the Commission’s website, and are due on September 25, 2026. A report of the submissions received will be provided at the October meeting.

Atlantic County has renewed their membership in the JIF effective January 1, 2027. Mr. Stokes thanked the County Commissioners for their continued participation and support. Atlantic County has provided their renewal resolution and signed agreement.

The JIF renewal process through Origami is ongoing. Members are requested to continue gathering the pertinent information keeping in mind the target completion dates. Atlantic County’s applications are complete.

The Underwriting Manager will present a webinar on September 22, 2026 to review the 2027 renewal process. This webinar will review the current state of the market and anticipated program changes. An email registration has been provided to members.

The CEL held a special meeting on July 30, 2026 to review excess coverage premiums for landfills, transfer stations and wastewater sites. The Underwriting Manager provided quotes to member entities with these types of facilities. Commissioner Kessler expressed interest and the Underwriting Manager is waiting on other members to advise of their interest, which may affect the premium amount. The next meeting of the CEL is virtual on September 18, 2026.

The Commission’s financial fast track reports for March show the deficit has increased to \$6.3 million with cash on hand of \$8.7 million. Following the issuance of this report, assessment payments were received increasing the bank balance to \$15.6 million. Commissioner Kessler asked about the banking insurance regulations with regard to the deficit and a discussion followed.

The CEL’s financial fast track report for April shows a surplus of \$18.3 million and \$33.6 million in cash.

The claims activity report for June shows six more open claims and three less workers’ comp claims.

CLAIMS SERVICES: Kerin Drumheiser appeared by telephone and had no report for claims services.

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety director’s report through September. All training through November, 2026 have been listed on the websites NJCE.org and LMS. The expo schedule for live training events is also available. There is an expo training opportunity on October 22, 2026 at Atlantic Cape Community College. There are toolbox talks and video briefings available. Any questions can be directed to his office.

The last safety committee meeting was held on July 8, 2026 and the next meeting will be held on October 9, 2026 via Zoom.

MANAGED CARE: Kim DeLaurentis of CRC presented the managed care reports. Workers' comp billing through the month of July shows 423 bills were processed with 70% savings. August processed 223 bills with 55% in savings. PPO penetration is at 91%. The top two facilities are Shore Medical Center and AtlantiCare Surgery Center. The top two medical providers are Shore Orthopedic and Dr. Delasotta. The months of July and August had 32 claims reported, six for the ACUA and 36 for the County.

Commissioner Kessler complimented the claims administration handling of the current TPA. With regard to managed care, she is concerned about the percentage of savings for 2025 vs. 2026. There was discussion of various provider networks, how some vendors are direct billing at previously negotiated discounts, and flat fees. More reports will be run to capture the actual 2026 savings. It was noted interviews will be conducted of the vendors who submit proposals for the RFPs.

CLAIMS - CRC: Kim DeLaurentis of CRC provided the claims services report. She reported 25 claims from CRC were reviewed during Executive Session. Vanguard presented one claim. Questions were presented and answered. Ms. DeLaurentis requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 26 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

RISK MANAGER'S REPORT: Gene Siracusa of Insurance Agencies presented the Risk Manager report of activities through September. Mr. Siracusa reported they continue monitoring the claims experience for 2025 vs. 2026. The managers also completed the 2027 renewal process, reviewed complaints, tort claim notices, and loss runs from CRC. There was discussion regarding the addition of the Brigantine Promenade for liability. The managers also included two JA Montgomery safety bulletins on hurricane preparedness and severe weather recovery.

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 October 9, 2026 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 12:29 P.M.

Minutes prepared by: Chandra Anderson, Secretary