

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – April 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 Kessler. Open Public Meetings notice read into record.

Commissioner Kessler requested a moment of silence to remember the passing of Attorney Russell Lichtenstein who represented the member entities over many years.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

<i>Jacqueline Woods</i>	<i>Absent</i>
<i>Tammi Robbins</i>	<i>Absent</i>
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 Lauren Joseph
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	<u>PERMA Claims</u> Kerin Drumheiser
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	<u>Vanguard Claims</u> Sarah Mentzer – Not Present
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	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
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ALSO PRESENT:

Brandon Tracey, PERMA
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 13, 2026.

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

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw presented the Treasurer's bank reconciliation report through March 2026. The admin account balance is \$8,750,857.44. Interest earned to date was not reported. The workers' compensation account has \$117,408.70 in outstanding checks. Interest earned to date is \$774.05. The general liability account has \$3,134.50 in outstanding checks. Interest earned to date is \$172.21.

Resolution 16-26 is the April Bills List which includes one payment to Column Software for advertising. The Treasurer recommended approval and there were no questions.

MOTION TO APPROVE RESOLUTION 16-26 THE APRIL BILLS LIST.

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

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

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

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

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

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

CERTIFICATES OF INSURANCE: There were 16 certificates issued for the months of February and March 2026.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL held their reorganization meeting on February 26, 2026. Ross Angilella was re-elected Chair and Timothy Sheehan, Secretary. John "Jack" Kelly of Ocean County stepped down and Frank Sadeghi was nominated as Ocean County's representative. Commissioner Kessler had nothing else to add. A summary

of the reorganization meeting is included on pages 8-11 of today's agenda. The next meeting of the CEL will be held on April 23, 2026.

The Commission's financial fast track reports for November and December show the deficit at \$5.5 million, cash on hand of \$10.6 million, and does not include first assessment payments.

The CEL's financial fast track report for December shows a surplus of \$18.8 million and \$38 million in cash. However, Mr. Stokes noted that the winter storms in January/February resulted in several very large property claims across the membership going to the CEL level as a result of broken water pipes. These claims will be addressed during the CEL's April meeting.

The claims activity report for February is not available.

The 2026 Educational Seminar will be held virtually on April 24th and May 1st from 9:00 A.M. to 12:00 P.M. CEU's will be offered. A registration link was emailed by the Fund office.

The 2026 New Jersey Association of Counties Conference is scheduled from May 6 to May 8 at Caesar's in Atlantic City. Ed Cooney and Joe Hrubash will be panelists on May 7 during the Conner Strong and Buckelew workshop focusing on cybersecurity for County government.

CLAIMS SERVICES: Kerin Drumheiser reported a TPA summit was held at Conner Strong in Camden with a great turnout. Coverages, triggers and changes were addressed.

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

The training expo schedule has a local live training opportunity at the ACCC Mays Landing campus.

Mr. Prince has been participating in multiple loss control visits for Atlantic County with Risk Manager, Michael Ridge, and Angie Hurt, Atlantic County's Right to Know Officer. They advocated for the Safety Grant and PEOSH compliance.

Commissioner Kessler asked about the status of an inspection report from March 11th and Mr. Prince advised that report will be released shortly. Commissioner Edmunds also inquired about a report on Green Tree Golf Course, and that report will also be released shortly.

MANAGED CARE: Kim DeLaurentis of CRC presented CRC's reports. Workers' comp billing for the month of February shows 26 bills processed with 50.06% savings and March shows 170 bills processed with 71.53% savings. The PPO penetration for February was 69.23% and for March was 100%. The top provider was AtlantiCare Surgery Center.

CLAIMS - CRC: Kim DeLaurentis of CRC provided the claims services report. She reported 17 claims from CRC were reviewed during Executive Session. Questions were presented and answered. Ms. DeLaurentis requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 17 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

RISK MANAGER'S REPORT: Mike Ridge of Insurance Agencies presented the Risk Manager report of activities from February to April. Mr. Ridge reported they are monitoring the claims experience for 2025 vs. 2026, along with common causes of workers' compensation claims. Mr. Ridge noted that out of the 39 claims so far this year, 17 of them were slip and falls. 11 were report only.

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

Commissioner Kessler opened the meeting to public comment. Having heard no public comment, the public session is closed.

The next meeting is scheduled for May 8, 2026 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:56 A.M.

Minutes prepared by: Chandra Anderson, Secretary