

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – July 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
<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 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 – 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 Gene Siracusa
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ALSO PRESENT:

Brandon Tracy, PERMA
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 8, 2026.

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

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw was not present and Commissioner Robbins presented the Treasurer's bank reconciliation report through June 2026. The admin account balance is \$16,465,343.13. Interest earned to date is \$118,021.68. The workers' compensation account has \$472,958.58 in outstanding checks. Interest earned to date is \$2,269.53. The general liability account has \$5,444.01 in outstanding checks. Interest earned to date is \$319.66.

Resolution 18-26 is the July Bills List which includes quarterly payments to the professionals from fund year 2026. The payments are in line with budgeted amounts and the Treasurer recommended approval. There were no questions.

MOTION TO APPROVE RESOLUTION 18-26 THE JULY BILLS LIST.

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 Fedorko
Second: Commissioner Kessler
Vote: 3 Ayes

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

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

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

CERTIFICATES OF INSURANCE: There were three certificates issued for the month of May 2026.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The Commission's agreements with the Actuary, Auditor, Defense Panel, Executive Director, Risk Management Consultant, Claim Administration and Managed Care Services all expire as of December 31, 2026. The Fund Office will prepare and advertise RFP's for Actuary, Auditor, and Defense Panel. The County will prepare and advertise RFP's for Executive Director, Risk Management Consultant, Claim Administration and Managed Care Services.

MOTION TO APPROVE THE FUND OFFICE TO ADVERTISE FOR PROFESSIONAL SERVICES.

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

Atlantic County's three year membership with the New Jersey Counties Excess Liability Joint Insurance Fund expires as of December 31, 2026. The Fund Office will be sending sample resolutions and agreements to the member entities.

The CEL held their last meeting on June 26, 2026. The excess pollution liability coverage is now available. Commissioner Kessler noted that the ACUA's managed property of Pinelands Park must be added as a covered location. The CEL voted to continue reimbursing Commissions for the annual property appraisals, a program our Commission has maintained since 2016. Additionally, the CEL will be providing property risk assessments through Chubb/Zurich for the members' highest value properties. An email will be sent to the member entities.

Mr. Stokes noted a special meeting will be scheduled to bind the pollution coverage. The next meeting of the CEL will be held on September 18, 2026.

The Finance Committee met on June 17, 2026.

The JIF renewal process through Origami has begun. Members are requested to begin gathering the pertinent information.

Property appraisals by Centurisk are tentatively scheduled to begin on July 27, 2026. The company will be in contact with the member entities shortly.

The Commission's financial fast track reports for February show the deficit at \$5.4 million with cash on hand of \$16.4 million.

The CEL's financial fast track report for March shows a surplus of \$18.5 million and \$36 million in cash.

The claims activity report for April shows nine more open claims. There were 11 less open workers' comp claims and 13 more open general liability claims.

CLAIMS SERVICES: Kerin Drumheiser participated by phone and presented the claims services report. The procedure for property damage claims has changed for all member entities to report their property claims to the local TPA, CRC for our Commission, and then CRC will report property claims to Vanguard for handling. This will streamline the process and manage the deductibles.

Also, a reminder to report all potential subrogation as soon as possible. We do not want to miss an opportunity for possible recovery. A memo will be issued to member entities in the near future.

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety director’s report through July. All training through August, 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 Safety Committee meeting was held on July 8, 2026. Heat illness prevention was a key topic. The next meeting will be held on October 9, 2026 via Zoom.

Mr. Prince also noted the deadline for safety grant submissions is August 1, 2026. The grant for 2026 is \$130,000 to be shared among ten counties. Not all counties submit requests, so send in your proposals. Also, if the proposal is over \$17,500, make sure the vendor is on State contract.

MANAGED CARE: Kim DeLaurentis of CRC presented the managed care reports. Workers’ comp billing through the month of June shows 365 bills were processed. They were billed at \$433,971, and paid \$184,998, representing \$248,972 (57%) in savings. PPO penetration is at 92%. The top two facilities are Shore Medical Center and AtlantiCare Surgery Center. The top two medical providers are Shore Orthopedic and Dr. Delasotta. The month of June had 21 claims reported, ten for the ACUA and 11 for the County.

CLAIMS - CRC: Kim DeLaurentis of CRC provided the claims services report. She reported 19 claims from CRC were reviewed during Executive Session. Vanguard presented one claim and Arthur Murray presented two claims. Questions were presented and answered. Ms. DeLaurentis requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 20 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 July. Mr. Siracusa reported they continue monitoring the claims experience for 2025 vs. 2026. The managers also reviewed loss control inspections from April and May, worked with the Improvement Authority on a new building project, and began work on the 2027 JIF renewals. They also included two JA Montgomery safety bulletins on ear bud use and head protection.

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 September 11, 2026 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko

Second: Commissioner Kessler

Vote: 3 Ayes

MEETING ADJOURNED: 12:18 P.M.

Minutes prepared by: Chandra Anderson, Secretary