

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – February 14, 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
<i>Timothy Edmunds</i>	<i>Absent</i>
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
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Claims Administrator	<u>Qual-Lynx</u> Kathy Kissane Christine Gallagher
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	<u>PERMA Claims</u> Jennifer Conicella Kerin Drumheiser
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<i>N. Lynne Hughes – Absent</i> Arthur Murray
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Brown & Brown Insurance Michael Ridge Gene Siracusa
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ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Edward Cooney, Underwriting - by phone
Chandra Anderson, Atlantic County – by phone

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 10, 2025.
MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 10, 2025.**

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

CORRESPONDENCE: None.

**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.

The 2025 Risk Management Plan has some changes that were reviewed by Ed Cooney who appeared by phone. There were some changes to the layers of insurance and the insurers. Safety National, who provides the workers' compensation coverage now also provides liability coverage. Overall, there were no substantial changes, and we have stronger carriers in place. The policies and limit schematic will be made available on the shared drive.

A webinar is scheduled for February 24, 2025 to review the 2025 renewal. Invitation emails were issued and members were encouraged to register to attend.

MOTION TO APPROVE RESOLUTION 14-25 THE 2025 RISK MANAGEMENT PLAN.

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

CERTIFICATES OF INSURANCE: There were 12 certificates issued in January 2025.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL held a special meeting on January 31, 2025 and appointed Vanguard as the fund's property claims administrator. The next meeting of the CEL will be its reorganization meeting on February 27, 2025.

Commissioner Kessler commented that there were a couple of meetings to review the proposals for claims administrator.

The Commission's financial fast track through November continues to show the \$5.5 million deficit, and cash on hand of \$10.7 million.

The CEL's financial fast track report through December is not available and will be provided for the next meeting.

The claims activity report for December shows three more open claims.

All the 2025 renewal policies will be posted on One Drive along with limit schematics. Please contact the fund office if you have any problems accessing the site.

The 15th annual educational seminar will be held on two half day sessions, April 25, and May 2, 2025 both from 9:00 A.M. to 12:00 P.M. Keynote speakers include Michael Chertoff, the former Secretary of Homeland Security, and a representative from the NJ Department of Community Affairs. Educational credits are available. Page 10 of the agenda includes registration information.

CLAIMS SERVICES: Jennifer Conicella presented the claims services report. Kerin Drumheiser will be taking over the role of claims supervisor for the CEL. Ms. Conicella will be working with the MEL program, but will continue to be available.

TREASURER: Bonnie Lindaw presented the Treasurer's report and Resolution 15-25 the February Bills List. Total payments were \$198,128.58, with \$18.68 from fund year 2024, and \$198,109.90 from fund year 2025. All payments are in line with budgeted amounts.

The Treasurer's report shows the admin account balance is \$9,614,280.35 Interest earned is \$26,098.31. The general liability account has \$156,128.61 in outstanding checks. Interest earned is \$137.32. The workers' compensation account has \$244,463.03 in outstanding checks. Interest earned is \$421.77.

MOTION TO APPROVE RESOLUTION 15-25 THE FEBRUARY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety director's report for January through February 2025. All training through April 2025 have been listed on the website NJCE.org and LMS. There are toolbox talks and video briefings available.

Mr. Prince is finalizing the schedule for Atlantic County loss control visits for 2025 with Angelier Hurt.

Mr. Prince reminded the members that the safety grant for 2025 is \$90,000. With interest in the program rising, he recommends submissions be sent in early. His office is available to assist any member entity with completing their submissions or developing ideas for the Safety Grant. He also commented that last year, the CEL voted to allocate funds to ensure full 100% funding for all approved member submissions. He is hopeful that will continue into this year.

MANAGED CARE – QUAL-LYNX: Christine Gallagher presented the claims services report. The cumulative savings report for January reflects 85% savings with 98% PPO penetration. The total savings for 2024 were 69% with 95% PPO penetration. There are 29 claims for 2025, 4 indemnity, 20 medical only, and 5 report only. The top provider was Ortho NJ.

CLAIMS SERVICES – QUAL-LYNX: Ms. Kissane commented that Christine Gallagher has been contacting medical providers about the reported delays in scheduling. Qual-Lynx is also utilizing another resource to double check their adjusters and are optimistic the procedure will have tighter time frames.

Ms. Kissane reported 14 claims were reviewed during Executive Session, questions were presented and answered. Ms. Kissane requested a motion for approval of the PARs as reviewed and approved.

MOTION TO APPROVE 14 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

RISK MANAGER'S REPORT: Gene Siracusa of Insurance Agencies presented the Risk Manager report for the month of January. The managers reviewed various excess liability claims, tort claim notices, certificates of insurance, and JA Montgomery's loss control reports. They also reviewed insurance requirements for contracts and attended the safety committee meeting on February 5, 2025. A copy of the truck safety bulletin from Qual-Lynx was also provided.

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 April 11, 2025 at 11:00 A.M.

MOTION TO ENTER INTO EXECUTIVE SESSION FOR CONTRACT DISCUSSIONS.

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

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

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

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 12:02 P.M.

Minutes prepared by: Chandra Anderson, Secretary