

**PROPOSED MINUTES**

**LOUISIANA CLERKS OF COURT INSURANCE TRUST  
BOARD OF TRUSTEES MEETING  
THURSDAY, DECEMBER 4, 2025  
UPON ADJOURNMENT  
LAKE CHARLES, LA**

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Thursday, December 4, 2025, upon adjournment in Lake Charles, LA

The meeting was called to order by Chairman Jeff Skidmore. An opening prayer was given by Randy Briggs followed by the Pledge of Allegiance led by Jill Sessions.

**MEMBERS PRESENT:**

Jeff Skidmore, Chairman  
Randy Briggs, 1<sup>st</sup> Vice President  
Jill Sessions, Treasurer  
Kim Turlich-Vaughan, 2<sup>nd</sup> District Member  
Diane Meaux Broussard, 3<sup>rd</sup> District Member  
Debbie Hudnall, Executive Director  
Connie Desselle, 6<sup>th</sup> District Member  
Bridget Hanna, 8<sup>th</sup> District Member

**ABSENT:**

Stewart Hughes  
Dodi Eubanks  
Tifani Thomas  
Shelly Salter  
Jim Martin

**ALSO PRESENT:** Cherie Lott, Laura Faul, Laura Blanchard, Amy Patin, Sean Bruno, Chelsey Richard Napoleon, Susan Racca, Rick Arceneaux, Darren Lombard, Lana Labourdette, Tony Murray, Charlie Groves, Chris Kershaw, Davis Silk and Olivia Hymel.

**APPROVAL OF MINUTES:** A motion was made by Kim Turlich-Vaughan to approve the minutes of the meeting on October 2, 2025. The motion was seconded by Connie Desselle. **MOTION CARRIED.**

**FINANCIALS: (Report on file in office)** Treasurer Jill Sessions gave the financial report for the eight months ending October 31, 2025.

<b>Balance Sheet</b>		<b>Income Statement (Year to date)</b>	
Total Assets	\$6,081,806	Total Revenues	\$ 15,933,753
Total Current Liabilities	\$452,233	Total Claims & Admin	\$ 15,731,311
Incurred but Not Reported	\$1,124,000	Gross Profit (Loss)	\$ 202,442
Total Reserves	\$4,505,572		
		Total Expenses	\$ 315,669
		Total Other Income	\$ 202,896
		Net Income (Loss)	\$ 89,669

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A motion was made by Kim Turlich-Vaughan to receive the financial report as presented. The motion was seconded by Diane Meaux Broussard. **MOTION CARRIED.**

**2025 BUDGET PROPOSAL: (Budget on file in office)**

Chris Kershaw presented the proposed 2026 budget. He explained that Gallagher’s proposed 2026 budget had been folded into the 2026 Trust budget. He also explained that Gallagher’s annual fee is \$290,000, but their estimated commission is \$50,000 which will net \$240,000 being paid by the Trust for their services. Chris pointed out the major difference in the Revenue budget was the Rebates estimated to be \$2 million as compared to \$1,250,000 budgeted in 2025. There was no proposed increase in the reimbursement to the Association. A \$223,944 deficit was budgeted for 2026.

A motion to approve the budget was made by Connie Desselle. Seconded by Bridget Hanna. **MOTION CARRIED.**

**GALLAGHER INSURANCE:**

**Medical and Prescription Claims Experience (on file in office):**

Charlie Groves provided a summary of the Medical Plan Cost from 2022 through October 2025. He noted the following: Inpatient claims down 25.2%; Outpatient up 0.9%; Professional down 11.7%; Ancillary down 8.2% and RX up 20.3% from prior year. Charlie further reported that RX claims are 42% of our total claims compared to 35% of claims last year. He pointed out that the Trust had received \$150,522 in stop loss overages.

**MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE**

	Admin	Stop Loss	Medical	RX	RX Rebate	Claims Paid	Plan Cost	PEPM
2022	\$432,667	\$497,325	\$7,719,866	\$3,836,572	(\$719,245)	\$11,556,438 <i>Stop Loss Reimbursement (\$49,587)</i>	\$11,717,598	\$892
2023	\$461,407	\$556,551	\$9,105,921	\$4,594,141	(\$1,333,922)	\$13,700,062 <i>Stop Loss Reimbursement (\$6,770)</i>	\$13,377,328	\$1,016
2024	\$459,550	\$554,082	\$9,488,989	\$5,104,590	(\$1,949,891)	\$14,593,579	\$13,657,320	\$1,041
2025 (Jan-Oct)	\$369,392	\$451,954	\$6,855,012	\$4,929,715	(\$1,894,155)	\$11,784,727 <i>Stop Loss Reimbursement (\$150,522)</i>	\$10,525,947	\$998

He provided a report on the claims by member type, claims by plan and claims by parish. Tony Murray explained the difference between total claims and PEPM for claims by parish. Charlie reported the aggregate stop loss with the plan running at 79.1% and Lana Labourdette explained that an 80% ratio of expected claims meets the expected level of stop loss underwriter. Charlie reported on the large claimant list showing the large claimants represent 27.73% of claims. Lana discussed primary diagnosis vs drugs for individuals claims. Charlie pointed out that two of our large claimants have lapsed – meaning they are off the plan and haven’t elected to continue. He reported the RX claims are up to 42% of our claims compared to 35% in 2024. The top 10 drugs represent 47.7% of total spent on Rx claims.

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**Dental Claims Experience (on file in office):**

Charlie reported that the dental is running at about a 92.6% loss ratio but still has almost a \$51,000 surplus.

**Ancillary Lines of Coverage:** No report given.

**Vision:** No report given.

**Renewal Update:**

Lana Labourdette reported on the 2026 renewals stating open enrollment started December 1<sup>st</sup> and will go through December 12<sup>th</sup>. There were no changes in the medical coverage, but there is a 5.7% increase in medical premiums. Medicare Advantage premiums increased due to CMS regulations and funding, but they will continue to keep us updated as they are hoping that Medicare premiums will level out for 2027 renewals. There are new solutions they will be exploring for 2027. Life and disability come out of rate hold at the end of 2026 and they will start marketing that in February 2026. Lana said they will be auditing the new bills in early January but asked the Board members to be sure to tell their district members to reconcile their payroll deductions with the insurance invoices. She reported there were more parishes this year that normally only offered one plan is now offering two options.

**EXECUTIVE DIRECTOR REPORT:** No comment.

**COMMENTS BY BOARD MEMBERS:** No comment.

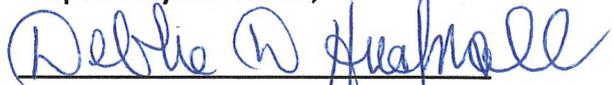
**OTHER BUSINESS:** The next meeting date will be April 28<sup>th</sup> in Baton Rouge.

There being no further business, a motion to adjourn was made by everyone. **MOTION CARRIED.**

**APPROVED:**

  
Jeff Skidmore, Chairman

Respectfully submitted,

  
Debbie D. Hudnall, Executive Director