

**ATLANTIC COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
MAY 9, 2025**

**STILLWATER BUILDING  
201 SHORE ROAD  
NORTHFIELD, NJ 08225  
11:00 AM**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

**In accordance with the Open Public Meetings Act, notice of this meeting was given by:**

- I. Advertising the notice in the Press of Atlantic City**
- II. Filing advance written notice of this meeting with the Commissioners of the Atlantic County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board in the Atlantic County Office Building**

**ATLANTIC COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - ☐ **FLAG SALUTE**
  - ☐ **ROLL CALL OF COMMISSIONERS**
  - ☐ **APPROVAL OF MINUTES: April 11, 2025 Open Minutes.....Appendix I**
  
  - ☐ **CORRESPONDENCE – None**
  
  - ☐ **EXECUTIVE SESSION**
    - ☐ **Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act**
  
  - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Page 1**
  
  - ☐ **CLAIMS SERVICES – PERMA Risk Management Services.....Page 20**
  
  - ☐ **TREASURER– Bonnie Lindaw**
    - Resolution 20-25 – May Bill List..... Page 21**
    - Monthly Report..... Verbal**
  
  - ☐ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
    - Report.....Page 22**
  
  - ☐ **MANAGED CARE – Qual Lynx.....Page 32**
  
  - ☐ **CLAIMS– Qual Lynx.....Verbal**
  
  - ☐ **RMC REPORT – Insurance Agencies Inc. ....Page 36**
  
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
- 
- ☐ **NEXT SCHEDULED MEETING: July 11, 2025**
  - ☐ **MEETING ADJOURNMENT**

**ATLANTIC COUNTY INSURANCE COMMISSION**

2 Cooper Street  
Camden, NJ 08102

Date: May 9, 2025

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Issuance Report** – On **pages 3** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for April 2025. There was a total of 5 certificates of insurance issued during the month.

- ☐ **Motion to approve the Certificate of Insurance Report**

- ☐ **Approving a Stipend for Treasurer Services** – The Atlantic County Treasurers Office performs various accounting services for the Insurance Commission that are necessary and beneficial to the Commission. Debra Townsend has been assigned to perform those tasks and the Board of Fund Commissioners desire to compensate her for those duties. **page 5**.

- ☐ **Motion to Approve Resolution 17-25 Approving payment of a stipend to Debra Townsend for Commission Treasurer Services**

- ☐ **Approving the Advertisement of Request for Proposals** – The Commissioners of the Insurance Commission are desirous to not renew the contract of the current claims administrator at the end of the year and authorize the advertisement of an RFP for Claims Administration and one for Managed Care Services. Resolution 18-25 appears on **page 6**.

- ☐ **Motion to Approve Resolution 18-25 for the Advertisement of Request for Proposals for the Professional Services of Claims Administrator and Managed Care**

- ☐ **Establishing Procedures & Requirements for Public Comments** – The Commissioners of the Insurance Commission are desirous to establish Standard Procedures and Requirements for Public Comment made during regular and special meetings of the Commission. Resolution 19-25 appears on **pages 7-9**.

- ☐ **Motion to Approve Resolution 19-25 Establishing Standard Procedures and Requirements made during Regular and Special Meetings of the Commission.**

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE held their last meeting on April 21, 2025. Included in the agenda on pages 10-12 is a summary report of the meeting. The NJCE is scheduled to meet again virtually on June 13, 2025, at 9:30 a.m.

- ❑ **Financial Fast Track** – Included on **pages 13 & 14** of the agenda is the Financial Fast Track Report for January for the Insurance Commission. As of January 31, 2025, the Commission has a deficit of \$5,190,910. Line 11 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. Total cash on hand is \$9,614,839.
- ❑ **NJ CEL Property and Casualty Financial Fast Track – (pages 15-17)** – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2025**, the NJCE has a surplus of **\$12,374,694**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$21,226,323**.
- ❑ **Claims Tracking Report (page 18)** – Included in the agenda is the Claims Activity Report for March that tracks open claims.
- ❑ **Property Appraisals** – Building locations have been sent to Asset Works to perform our annual property appraisals. We will notify members when the company is expected to start.
- ❑ **2025 Property & Casualty Assessments** – As a reminder, the second assessment payment is due on June 15<sup>th</sup>. The Fund Office will be sending out notices in the next few weeks.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar** - The 15<sup>th</sup> Annual Educational Seminar was held virtually again this year. Two sessions were held and both were well attended. The seminar qualified for Continuing Education Credits.
- ❑ **Boiler & Machinery Coverage** - Chubb provides the Equipment Breakdown coverage for the Municipal Excess Liability Joint Insurance Funds. Below are some summary items from their 2024 Stewardship Report:
  - From January 1st through December 31st, 2024, Chubb risk engineers dedicated 519 hours visiting 199 NJCE JIF locations and inspecting 655 boilers and pressure vessels
  - While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 58 hazardous code violations. 62% of said violations have been closed
  - In 2024 Chubb risk engineers have issued 7 risk engineering recommendations

The report outlines a 123% increase in violation discovery vs 2023 for NJCE, this is directly correlated to an increase in service with Chubb vs the prior carrier.

In addition, attached is a flyer outlining Free Boiler Safety Training they are making available to members. **(page 19)**. The link to register is: [CREC Course Registration Form | Chubb](#)

## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 4/1/2025 To 5/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Ryder Truck Rental, Inc. I - The County of Atlantic	and Ryder Truck Rental LT & Affiliates 6000 Windward Parkway Alpharetta, GA 30005	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2025 - 01/01/2025; Policy #:NJCE20253-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Additional Insured & Loss Payee The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract.	4/9/2025 #5296415	GL AU EX WC OTH
H - Just 4 Wheels I - The County of Atlantic	324 East White Horse Pike Absecon, NJ 08201	RE: Additional Insured & Loss Payee The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract.	4/11/2025 #5306024	GL AU EX WC OTH
H - Omega I - Atlantic County Utilities Authority	6726 Delilah Road Egg Harbor Township, NJ 08234	RE: Use of Parking Facility The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking facility for Earth Day.	4/14/2025 #5306121	GL AU EX WC OTH
H - Ryder Truck Rental, Inc. I - The County of Atlantic	and Ryder Truck Rental LT & Affiliates 6000 Windward Parkway Alpharetta, GA 30005	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2025 - 01/01/2025; Policy #:NJCE20253-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Additional Insured & Loss Payee The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract.	4/15/2025 #5315588	GL AU EX WC OTH
H - Ryder Truck Rental, Inc. I - The County of Atlantic	and Ryder Truck Rental LT & Affiliates 6000 Windward Parkway Alpharetta, GA 30005	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2025 - 01/01/2025; Policy #:NJCE20253-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Additional Insured & Loss Payee The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract. Comprehensive Deductible- \$5,000 Collision Deductible- \$5,000	4/21/2025 #5320473	GL AU EX WC OTH

05/01/2025

1 of 1

**Atlantic County Insurance Comm.**  
*Certificate of Insurance Monthly Report*

From 4/1/2025 To 5/1/2025

Total # of Holders: 5				
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**RESOLUTION NO. 17-25**

**ATLANTIC COUNTY INSURANCE COMMISSION  
RESOLUTION APPROVING PAYMENT OF A STIPEND TO  
DEBRA TOWNSEND FOR COMMISSION TREASURER SERVICES**

WHEREAS, the Atlantic County Insurance Commission adopted Resolution No. 3-25 designating Atlantic County Treasurer, Bonnie Lindaw, as treasurer for the Atlantic County Insurance Commission (ACIC); and

WHEREAS, the Atlantic County Treasurer's Office performs a number of accounting services for the ACIC; and

WHEREAS, the Commission, since its inception has budgeted on an annual basis the sum of \$8,238.00 as compensation for those services; and

WHEREAS, the Atlantic County Treasurer, Bonnie Lindaw, has designated Debra Townsend in the Treasurer's Office to perform various accounting services which are necessary for and beneficial to the Commission's activities; and

WHEREAS, the County Treasurer seeks to have Debra Townsend receive a \$3,000.00 annual stipend to be paid at the sum of \$750.00 per quarter to Ms. Townsend and shall be paid by quarterly check directly to Ms. Townsend for the calendar year 2025; and

WHEREAS, the balance of the budgeted funds following the deduction of the stipend will be paid to the Atlantic County Treasurer's Office;

NOW, THEREFORE, BE IT RESOLVED that the Atlantic County Insurance Commission, does hereby authorize the payment of a \$3,000.00 annual stipend to be disbursed \$750.00 per quarter to Debra Townsend,

ADOPTED by the Atlantic County Insurance Commission at a properly noticed meeting held on May 9, 2025.

ADOPTED:

BY: \_\_\_\_\_

ATTEST:

\_\_\_\_\_

**RESOLUTION NO. 18-25**

**ATLANTIC COUNTY INSURANCE COMMISSION**

**APPROVING THE ADVERTISEMENT OF REQUEST FOR PROPOSALS (“RFP”)  
FOR THE PROFESSIONAL SERVICES OF CLAIMS ADMINISTRATION  
AND MANAGED CARE**

**WHEREAS**, the Atlantic County Insurance Commission (“*ACIC*”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6, *et seq.*; and

**WHEREAS**, on December 9, 2023, the ACIC adopted Resolution 23-24 and awarded a professional services agreement (“*Agreement*”) to Qual-Lynx for the Claims Administration and Managed Care of the claims; and

**WHEREAS**, on October 11, 2024, the ACIC adopted Resolution 25-24 approving an Amendment to the Agreement and changing the renewal options from a two (2) year option to renew covering the fund years 2026 and 2027 to two (2) one-year options for the fund years 2025 and 2026; and

**WHEREAS**, pursuant to the terms of the Agreement with Qual-Lynx, the members within the ACIC have determined that it is in its best interest to not renew the Agreement for fund year 2026, but rather, advertise RFP’s for: 1) a professional service agreement for Claims Administration; and 2) a professional service agreement for Managed Care. Each RFP would commence on January 1, 2026, with the option of two one-year renewals for the fund year 2027 and the fund year 2028.

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the Atlantic County Insurance Commission that the Agreement with Qual-Lynx for professional services of Claims Administration and Managed Care shall expire on December 31, 2025, and not be renewed for the fund year of 2026.

**NOW, THEREFORE, BE IT FURTHER RESOLVED** that the ACIC will advertise RFP’s to: 1) obtain the professional services of Claims Administration; and 2) obtain the professional services of Managed Care for the Atlantic County Insurance Commission. The term of the service agreements shall be for the fund year 2026 from January 1, 2026 through December 31, 2026 with the option of two one-year renewals for the fund year 2027 and the fund year 2028 at the discretion of the ACIC.

**ADOPTED** by the Atlantic County Insurance Commission at a properly noticed meeting held on May 9, 2025.

**BY:** \_\_\_\_\_

**ATTEST:**

\_\_\_\_\_



**RESOLUTION NO. 19-25**

**ATLANTIC COUNTY INSURANCE COMMISSION**

**ESTABLISHING STANDARD PROCEDURES AND REQUIREMENTS FOR PUBLIC COMMENTS MADE DURING REGULAR AND SPECIAL PUBLIC MEETINGS OF THE ATLANTIC COUNTY INSURANCE COMMISSION**

**WHEREAS**, the Atlantic County Insurance Commission (“ACIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6, *et seq.*; and

**WHEREAS**, the ACIC is committed to fostering open and transparent government, ensuring that the public has meaningful opportunities to offer their comments in the decision-making processes; and

**WHEREAS**, the ACIC recognizes the importance of providing a structured and respectful environment for public comment; and

**WHEREAS**, the ACIC desires to establish clear procedures and requirements for public comment during its meetings and other official proceedings;

**NOW, THEREFORE, BE IT RESOLVED** that the following procedures and requirements for public comment shall be in effect:

1. Purpose. The purpose of this Resolution is to formally state the procedures to be followed at meetings of the Atlantic County Insurance Commission (ACIC), for the information and reference of all interested parties. As it is in the interests of the public to have the business of the ACIC carried out in an efficient, civil and orderly manner; and the ACIC does hereby adopt this policy for the conduct of the public during meetings of the ACIC thereof.

This policy is in no way meant to circumvent the constitutional rights of all citizens to exercise their freedom of speech and expression. Rather, it is a careful attempt to balance those basic rights with the rights of citizens, appointed ACIC officials, staff and hired professionals to have the business of the ACIC carried out properly.

It is the desire of the ACIC to fully comply with the New Jersey Open Public Meetings Act by allowing time for residents, as well as non-residents, of Atlantic County to participate in public meetings by establishing a “Public Comment” period either at the beginning of the meetings or as a separate agenda item later in the meetings.

2. Definitions. As used herein, the following definitions shall apply:

a. Atlantic County Insurance Commission – The Atlantic County Insurance Commission, Atlantic County, New Jersey;

b. Appointed Officials – All Commissioners of the Atlantic County Insurance Commission, Attorney, Treasurer, and Secretary, Atlantic County, New Jersey;

c. Professionals – consultants hired to serve the Atlantic County Insurance Commission and provide professional services, including but not limited to, the Executive Director, Risk Management Consultant, Claims Administrator, Actuary, and Auditor;

3. Policy for Public Comment and Behavior during meetings of the ACIC.

a. All residents, and County tax payers who wish to speak during the general Public Comment period must enter their names and addresses on a sign-in sheet that will be made available one half hour before the advertised start time of the public meeting. All persons signing in on this sheet need to do so in a clear and legible way and follow the direction printed on the top of each sheet if they wish to be permitted to speak. If an individual fails to sign-in as required, the Chairperson shall have the sole authority to allow or disallow general Public Comment from that individual.

b. The amount of time allowed for this general Public Comment period is thirty (30) minutes but may, with a majority vote of the ACIC Commissioners, be extended to allow for other speakers. During this period, each speaker will be allowed to speak for three (3) minutes maximum and may not cede leftover time to other speakers. Each speaker may only speak once.

c. Each speaker must abide by the rules listed below:

i. Each speaker must speak from or directly adjacent to the designated podium used for Public Comment. If the speaker is physically unable to move and stand at the podium, the speaker may speak from their seat. No speaker shall approach appointed officials, staff, or professionals without prior approval of the Chairperson, as applicable.

ii. Each speaker will be asked to state their name for the record.

iii. Speakers must confine their statements to “matters of concern, official action or deliberation” which are or may be before the ACIC as stated in the Open Public Meetings Act.

iv. Obscene, abusive or threatening language by a speaker is not permitted.

d. With respect to public behavior during the meetings of the ACIC, disrespectful or disruptive behavior will not be tolerated. Obscene or abusive language by a member of the public, as well as attempts to shout down or verbally harass speakers or Commissioners by members of the public will not be tolerated. Members of the public are also prohibited from entering (unescorted by a member of the ACIC staff) areas of the County Stillwater building that are restricted to authorized personnel only.

e. While others are speaking or the ACIC is conducting Commission business, there is to be no contact with members of the ACIC or professionals as such contact or conduct may disrupt the proceedings. This applies as well to times when the ACIC and its professionals are in executive session.

f. The Chairperson, having been elected to that position of leadership by the other members of the ACIC, shall have the authority to enforce these rules and, if necessary, temporarily adjourn the meeting if he or she feels it necessary to do so in an effort to restore order. When enforcing these rules and guidelines, the following steps should be followed:

i. The Chairperson should verbally warn the offending speaker(s) or member(s) of the public that they are in violation of the Policy for Public Comment and Behavior and allow those individuals the opportunity to correct their behavior. They should be made aware that the ACIC will recess if they do not follow the Policy for Public Comment and Behavior and that they will forfeit any opportunity to speak for the remainder of that meeting as well as other meetings occurring on the same day.

ii. If the individual(s) warned do not correct their behavior the Chairperson may temporarily adjourn the meeting to restore order. Those persons, whose conduct led to the adjournment, will forfeit any opportunity to speak for the remainder of that meeting, or any other meetings held on the same day, and should be cautioned that further disturbances or violations, including an attempt to speak following the forfeiture described in this section, may result in their being removed from the meeting.

iii. If, upon the resumption of the meeting, the individual(s) whose conduct resulted in the temporary adjournment of the meeting are still incompliant with the Policy for Public Comment and Behavior, including an attempt to make public comment following the forfeiture described in subparagraph (f)(ii) above, the Chairperson has the option of temporarily adjourning the meeting again or asking for the permanent removal of those individuals from the meeting by the security personnel present in the building.

iv. If it is determined by the Chairperson that certain individual(s) is or are demonstrating a pattern of purposefully disruptive behavior, or continued violations of the policies described herein, the ACIC reserves the right to seek all available remedies.

**ADOPTED** by the Atlantic County Insurance Commission at a properly noticed meeting held on May 9, 2025.

**BY:** \_\_\_\_\_

**ATTEST:**

\_\_\_\_\_



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** April 21, 2025  
**Memo to:** Commissioners  
Atlantic County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF April Meeting

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**Executive Directors Report:** The following items were discussed:

**2025 New Jersey Association of Counties (NJAC) Conference:** The 74<sup>th</sup> Annual Conference is scheduled from May 7<sup>th</sup> to May 9<sup>th</sup> at Caesar's in Atlantic City. In lieu of exhibiting, the Board of Fund Commissioners authorized the expenditure for the NJCE JIF to sponsor one of the conference's coffee stations, which includes easel signage and a half-page ad in the Conference Directory. In addition, J.A. Montgomery will conduct a workshop on *Artificial Intelligence and Risk Considerations for Local Government* on Thursday May 8<sup>th</sup> at 11:30AM.

**Counties Cyber JIF initiative:** At the request of NJAC's Executive Director John Donnadio, the Executive Director and Underwriting Manager will present on the feasibility of starting Cyber JIF for the Counties at their IT meeting session scheduled for Thursday May 8<sup>th</sup> as part of the NJAC conference.

**Professional Services:** The Fund Office in conjunction with the Qualified Purchasing Agent (QPA) and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation Manager via non-fair and open contracts with the incumbent professionals, for a term ending December 31, 2025. The Board of Fund Commissioners adopted a motion awarding the following services at the noted fees and terms. These services will be re-procured in October 2025 for a one-year term beginning January 1, 2026.

- **Actuary** – Award Actuarial Advantage for a 6-month contract in the amount of \$12,936.
- **Auditor** – Award Bowman & Company for an 8-month contract in the amount of \$19,664.
- **Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky an 8-month contract in the amount of \$295 per hour.
- **Payroll Auditor** - Award Bowman & Company for a 6-month contract in the amount of \$23,727.

The Fund Office is awaiting a proposal from Chertoff Group to provide continued Cyber Security Consulting Services. Upon receipt and review and if below the QPA threshold we will also re-procure their contract via non-fair and open contract.

**NJCE – Boiler & Machinery:** Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Below are some summary items from their 2024 Stewardship Report.

- From January 1st through December 31, 2024, Chubb risk engineers dedicated 519 hours visiting 199 NJCE JIF locations and inspecting 655 boilers and pressure vessels.
- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 58 hazardous code violations. 62% of said violations have been closed
- In 2024 Chubb risk engineers issued 7 risk engineering recommendations of which none have been complied with and closed.
- Chubb outlined a power surge claim which occurred in 2024.

Chubb has addressed all code violations and recommendations with the applicable member and the member's Risk Management Consultant (where applicable). In addition, Chubb is providing boiler control and water treatment courses free of charge to members; a copy of the flyer on the courses was submitted for information and will also be distributed to members.

**MEL JIF A-2145 Position Paper:** As previously reported, the New Jersey League of Municipalities and Municipal Excess Liability JIF issued a position paper on A-2145 opposing the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. PERMA has since met with bill sponsors and outlined opposition to the bill.

#### **Claims Update:**

**2025 NJCE Claims Reporting Requirements:** PERMA Claims finalized the 2025 claims reporting requirements and distributed to Third-Party Administrators via email on February 28<sup>th</sup>. A copy of the reporting requirements was submitted for information.

**2025 NJCE Best Practices Workshop:** As previously reported, the NJCE Best Practices Workshop is scheduled to be hosted this Fall 2025 in person, at Triad 1828 Centre in Camden, New Jersey. PERMA Claims distributed a survey to all NJCE Fund Commissioners at the end of February for suggested topics, dates and volunteers for the Planning Committee and will be resending the survey to obtain additional feedback.

Proposed workshop topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. To date, Janette Kessler (ACUA), Toni DePaola (Ocean County), Ashley Buono (BCIC) and Tim Sheehan (GCIC) have volunteered to serve on the Planning Committee.

#### **NJCE Committees:**

**Safety Committee:** The Safety Committee met on March 10<sup>th</sup>; minutes of the meeting were submitted for information. The Committee's remaining 2025 meeting dates are as follows: *Monday June 16<sup>th</sup>, Monday September 15<sup>th</sup> and Monday December 8<sup>th</sup> via Zoom at 10am.*

**Membership Renewal:** The Counties of Union, Hudson, Mercer and Ocean are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents will be sent to each respective County following the meeting.

**Tracking Reports:** Submitted for information was the revised year-end Financial Fast Track (FFT) as of December 31, 2024 and as of January 31, 2025; the year-end reflected a statutory surplus of \$11.9 million and the January FFT reflected a statutory surplus of \$12.1 million. Also submitted for information was the Expected Loss Ratio as of December 31, 2024 as well as the Regulatory Compliance Checklist as of 4/17/2025 which tracks contracts, compliance and other Fund business.

**2025 MEL, MRHIF & NJCE Educational Seminar:** As a reminder, the 15<sup>th</sup> Annual Educational Seminar will be held virtually over two sessions on Friday, April 25<sup>th</sup> and May 2<sup>nd</sup> from 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

**NJGMIS:** The Fund exhibited at the NJ GMIS conference on Wednesday April 9<sup>th</sup> at the Palace in Somerset, NJ. GMIS is an association of New Jersey government IT professionals and a state chapter of GMIS International, and their mission is to provide a forum for the exchange of ideas, information and experiences that foster members' knowledge of technology developments to better serve their organizations.

**2025 Financial Disclosures:** The Local Finance Board has issued notification, 2025-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline for filing is April 30<sup>th</sup> and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

#### **Risk Control Report**

Safety Director submitted a report noting the Risk Control Activities from February 2025 to May 2025, bulletins that were distributed and training sessions through June 2025. .

#### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of March 2025.

#### **Property Claims Administration Report**

**2025 Property Claims Administrator Transition:** As a reminder, effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services. A notice with contact information and property claim reporting requirements will be distributed to members.

**NJCE Claims Review Committee & Closed Session:** The Claims Review Committee met prior to the Fund's meeting to review workers' compensation payment or settlement authority requests. Closed Session was requested so the full Board of Fund Commissioners could review a sizable workers' compensation claim as well as review property PARs greater than \$500,000 as per procedure adopted in October 2023. Closed Session invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session, the Board of Fund Commissioners approved the workers' compensation claims as amended as well as two property claims.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Friday June 13, 2025 at 9:30AM virtually.

ATLANTIC COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		929,502	929,502	84,743,212	85,672,714
2.	CLAIM EXPENSES					
		Paid Claims	564,478	564,478	41,196,583	41,761,061
		Case Reserves	(306,482)	(306,482)	14,651,089	14,344,606
		IBNR	277,690	277,690	6,180,368	6,458,058
		Excess Insurance Recoverable	0	0	(23,322)	(23,322)
		Discounted Claim Value	(48,707)	(48,707)	(1,687,102)	(1,735,810)
	TOTAL CLAIMS		486,978	486,978	60,317,615	60,804,593
3.	EXPENSES					
		Excess Premiums	300,294	300,294	22,743,234	23,043,528
		Administrative	72,658	72,658	8,419,724	8,492,383
	TOTAL EXPENSES		372,952	372,952	31,162,959	31,535,910
4.	UNDERWRITING PROFIT (1-2-3)		69,572	69,572	(6,737,362)	(6,667,790)
5.	INVESTMENT INCOME		26,657	26,657	923,844	950,501
6.	PROFIT (4 + 5)		96,229	96,229	(5,813,518)	(5,717,289)
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	80,208	80,208
9.	DIVIDEND EXPENSE		0	0	(80,208)	(80,208)
10.	SURPLUS TRANSFER		0	0	0	0
11.	INVESTMENT IN JOINT VENTURE		0	0	526,379	526,379
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		96,229	96,229	(5,287,139)	(5,190,910)
SURPLUS (DEFICITS) BY FUND YEAR						
	2015		772	772	(1,077,707)	(1,076,935)
	2016		1,644	1,644	(284,445)	(282,801)
	2017		1,054	1,054	229,003	230,057
	2018		1,684	1,684	(282,740)	(281,055)
	2019		3,211	3,211	817,966	821,177
	2020		26,219	26,219	518,815	545,034
	2021		1,375	1,375	(1,931,082)	(1,929,706)
	2022		2,325	2,325	(2,608,396)	(2,606,071)
	2023		5,278	5,278	(1,274,916)	(1,269,638)
	2024		6,417	6,417	606,360	612,776
	2025		46,249	46,249		46,249
TOTAL SURPLUS (DEFICITS)			96,229	96,229	(5,287,141)	(5,190,912)
TOTAL CASH						9,614,839
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2015						
		Paid Claims	494	494	5,815,864	5,816,358
		Case Reserves	(494)	(494)	712,663	712,169
		IBNR	0	0	92,066	92,066
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	0	(74,091)	(74,091)
TOTAL FY 2015 CLAIMS			0	0	6,546,502	6,546,502
FUND YEAR 2016						
		Paid Claims	45,001	45,001	4,987,807	5,032,808
		Case Reserves	(45,001)	(45,001)	948,838	903,838
		IBNR	0	0	107,055	107,055
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	0	(100,851)	(100,851)
TOTAL FY 2016 CLAIMS			0	0	5,942,850	5,942,850

<b>FUND YEAR 2017</b>				
Paid Claims	12,550	12,550	5,104,158	5,116,708
Case Reserves	(12,550)	(12,550)	388,392	375,842
IBNR	0	0	183,173	183,173
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(54,075)	(54,075)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>5,621,648</b>	<b>5,621,648</b>
<b>FUND YEAR 2018</b>				
Paid Claims	8,329	8,329	4,759,060	4,767,389
Case Reserves	58,330	58,330	952,027	1,010,358
IBNR	(66,659)	(66,659)	210,373	143,714
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(84,937)	(84,937)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>5,836,523</b>	<b>5,836,523</b>
<b>FUND YEAR 2019</b>				
Paid Claims	4,594	4,594	3,676,043	3,680,637
Case Reserves	(8,224)	(8,224)	781,316	773,092
IBNR	3,630	3,630	238,591	242,221
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(69,620)	(69,620)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>4,626,330</b>	<b>4,626,330</b>
<b>FUND YEAR 2020</b>				
Paid Claims	10,969	10,969	4,109,885	4,120,854
Case Reserves	109,611	109,611	512,188	621,799
IBNR	(143,902)	(143,902)	288,388	144,485
Excess Insurance Recoverable	0	0	(23,322)	(23,322)
Discounted Claim Value	0	0	(59,499)	(59,499)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(23,322)</b>	<b>(23,322)</b>	<b>4,827,641</b>	<b>4,804,318</b>
<b>FUND YEAR 2021</b>				
Paid Claims	105,369	105,369	4,853,262	4,958,631
Case Reserves	(125,270)	(125,270)	1,983,761	1,858,492
IBNR	19,901	19,901	472,947	492,848
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(190,361)	(190,361)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>7,119,609</b>	<b>7,119,609</b>
<b>FUND YEAR 2022</b>				
Paid Claims	195,034	195,034	4,211,607	4,406,641
Case Reserves	(320,527)	(320,527)	3,384,303	3,063,775
IBNR	125,493	125,493	600,382	725,875
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(317,756)	(317,756)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>7,878,535</b>	<b>7,878,535</b>
<b>FUND YEAR 2023</b>				
Paid Claims	89,044	89,044	2,888,335	2,977,380
Case Reserves	(17,842)	(17,842)	3,245,663	3,227,822
IBNR	(71,202)	(71,202)	594,526	523,324
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(308,823)	(308,823)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>6,419,702</b>	<b>6,419,702</b>
<b>FUND YEAR 2024</b>				
Paid Claims	92,624	92,624	790,560	883,185
Case Reserves	(6,353)	(6,353)	1,741,937	1,735,583
IBNR	(86,271)	(86,271)	3,392,868	3,306,597
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(427,090)	(427,090)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>5,498,275</b>	<b>5,498,275</b>
<b>FUND YEAR 2025</b>				
Paid Claims	470	470		470
Case Reserves	61,837	61,837		61,837
IBNR	496,701	496,701		496,701
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(48,707)	(48,707)		(48,707)
<b>TOTAL FY 2025 CLAIMS</b>	<b>510,301</b>	<b>510,301</b>	<b>0</b>	<b>510,301</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>486,978</b>	<b>486,978</b>	<b>60,317,615</b>	<b>60,804,593</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				



NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	February 28, 2025		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,611,214	7,222,427	326,407,524	333,629,951
2.	CLAIM EXPENSES					
		Paid Claims	1,121,516	1,562,802	25,233,496	26,796,298
		Case Reserves	(1,031,794)	(2,891,435)	15,868,519	12,977,086
		IBNR	539,046	2,584,580	17,187,288	19,771,867
		Discounted Claim Value	(97,543)	(195,086)	(4,295,909)	(4,490,996)
		Excess Recoveries	0	0	(2,706,795)	(2,706,795)
	TOTAL CLAIMS		531,225	1,060,861	51,286,599	52,347,460
3.	EXPENSES					
		Excess Premiums	2,752,412	5,518,180	236,578,246	242,096,426
		Administrative	203,786	408,618	23,142,827	23,551,445
	TOTAL EXPENSES		2,956,198	5,926,798	259,721,073	265,647,871
4.	UNDERWRITING PROFIT (1-2-3)		123,790	234,768	15,399,852	15,634,620
5.	INVESTMENT INCOME		62,243	166,471	3,281,155	3,447,626
6.	PROFIT (4+5)		186,032	401,238	18,681,007	19,082,245
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		186,032	401,238	11,973,456	12,374,694
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		236	625	70,386	71,011
	2011		592	1,568	391,132	392,700
	2012		1,177	3,119	486,042	489,161
	2013		2,177	5,761	1,118,179	1,123,940
	2014		2,820	7,460	1,923,686	1,931,146
	2015		2,390	6,348	1,313,021	1,319,369
	2016		3,591	9,508	1,508,680	1,518,188
	2017		4,655	12,319	2,562,938	2,575,257
	2018		5,282	13,972	2,445,415	2,459,387
	2019		2,788	10,930	2,073,713	2,084,643
	2020		6,689	17,697	167,484	185,181
	2021		5,140	13,606	(672,764)	(659,158)
	2022		6,301	16,017	1,243,729	1,259,746
	2023		7,795	20,621	(4,462,718)	(4,442,097)
	2024		8,721	25,032	1,804,532	1,829,564
	2025		125,679	236,658		236,658
TOTAL SURPLUS (DEFICITS)			186,032	401,238	11,973,455	12,374,693
TOTAL CASH						21,226,323

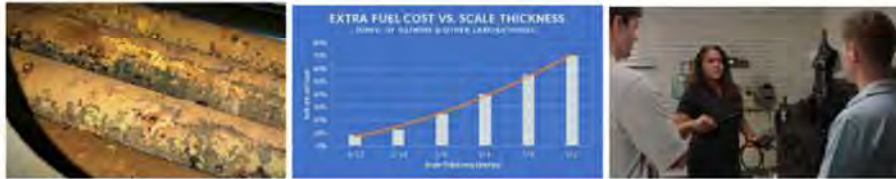
CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	(1,463)	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	1,463	1,463	3,000	4,463
Discounted Claim Value	0	0	(10,622)	(10,622)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>835,426</b>	<b>835,426</b>
<b>FUND YEAR 2012</b>				
Paid Claims	2,720	5,441	1,785,983	1,791,424
Case Reserves	(2,720)	(5,441)	112,437	106,996
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	0	(11,571)	(11,571)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,890,529</b>	<b>1,890,529</b>
<b>FUND YEAR 2013</b>				
Paid Claims	2,867	3,882	1,153,465	1,157,347
Case Reserves	(2,867)	(585)	434,898	434,313
IBNR	0	(3,297)	17,340	14,043
Discounted Claim Value	0	0	(47,302)	(47,302)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,558,401</b>	<b>1,558,401</b>
<b>FUND YEAR 2014</b>				
Paid Claims	304	304	864,533	864,837
Case Reserves	0	(1)	82,575	82,574
IBNR	(304)	(303)	21,077	20,774
Discounted Claim Value	0	0	(11,153)	(11,153)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>957,032</b>	<b>957,032</b>
<b>FUND YEAR 2015</b>				
Paid Claims	588	588	2,473,703	2,474,291
Case Reserves	(588)	(588)	597,900	597,312
IBNR	0	0	49,975	49,975
Discounted Claim Value	0	0	(73,534)	(73,534)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,048,044</b>	<b>3,048,044</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,738	7,222	1,392,569	1,399,791
Case Reserves	(3,738)	(7,222)	1,125,747	1,118,526
IBNR	0	0	39,497	39,497
Discounted Claim Value	0	0	(109,929)	(109,929)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,447,884</b>	<b>2,447,884</b>
<b>FUND YEAR 2017</b>				
Paid Claims	640	1,210	1,585,263	1,586,473
Case Reserves	(640)	(1,310)	605,912	604,602
IBNR	0	100	43,208	43,308
Discounted Claim Value	0	0	(54,120)	(54,120)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,180,263</b>	<b>2,180,263</b>

<b>FUND YEAR 2018</b>				
Paid Claims	0	0	1,620,907	1,620,907
Case Reserves	0	(50,000)	440,557	390,557
IBNR	0	50,000	227,389	277,389
Discounted Claim Value	0	0	(63,964)	(63,964)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,224,889</b>	<b>2,224,889</b>
<b>FUND YEAR 2019</b>				
Paid Claims	4,049	242,693	1,373,046	1,615,739
Case Reserves	(102,456)	(348,167)	1,250,583	902,416
IBNR	100,000	107,066	196,568	303,634
Discounted Claim Value	0	0	(120,133)	(120,133)
<b>TOTAL FY 2019 CLAIMS</b>	<b>1,593</b>	<b>1,592</b>	<b>2,700,064</b>	<b>2,701,657</b>
<b>FUND YEAR 2020</b>				
Paid Claims	0	647	1,377,955	1,378,602
Case Reserves	(495,373)	(455,184)	4,808,620	4,353,436
IBNR	495,373	454,537	1,461,677	1,916,214
Discounted Claim Value	0	0	(836,712)	(836,712)
Excess Recoveries	0	0	(2,706,795)	(2,706,795)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,104,745</b>	<b>4,104,745</b>
<b>FUND YEAR 2021</b>				
Paid Claims	6,121	13,097	3,333,352	3,346,449
Case Reserves	(6,123)	(88,199)	2,146,382	2,058,183
IBNR	0	75,101	1,107,209	1,182,310
Discounted Claim Value	0	0	(425,157)	(425,157)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(2)</b>	<b>(1)</b>	<b>6,161,786</b>	<b>6,161,785</b>
<b>FUND YEAR 2022</b>				
Paid Claims	128,830	168,622	1,517,476	1,686,098
Case Reserves	(129,134)	(519,022)	993,800	474,778
IBNR	304	350,400	2,943,881	3,294,281
Discounted Claim Value	0	0	(478,087)	(478,087)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,977,070</b>	<b>4,977,070</b>
<b>FUND YEAR 2023</b>				
Paid Claims	577,372	121,772	5,267,964	5,389,736
Case Reserves	(36,821)	(558,842)	1,324,351	765,509
IBNR	(540,551)	437,070	5,533,584	5,970,654
Discounted Claim Value	0	0	(906,005)	(906,005)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>11,219,894</b>	<b>11,219,894</b>
<b>FUND YEAR 2024</b>				
Paid Claims	395,752	998,787	577,421	1,576,208
Case Reserves	(301,835)	(907,374)	1,839,730	932,356
IBNR	(93,917)	(91,413)	5,539,202	5,447,789
Discounted Claim Value	0	0	(1,147,621)	(1,147,621)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>6,808,732</b>	<b>6,808,732</b>
<b>FUND YEAR 2025</b>				
Paid Claims	0	0		0
Case Reserves	50,500	50,500		50,500
IBNR	576,678	1,203,856		1,203,856
Discounted Claim Value	(97,543)	(195,086)		(195,086)
<b>TOTAL FY 2025 CLAIMS</b>	<b>529,635</b>	<b>1,059,270</b>	<b>0</b>	<b>1,059,270</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>531,225</b>	<b>1,060,861</b>	<b>51,286,599</b>	<b>52,347,460</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$1,147,062 due from the reinsurer for COVID-19 WC claims.				

Atlantic County Insurance Commission													
CLAIM ACTIVITY REPORT													
March 31, 2025													
<b>COVERAGE LINE - PROPERTY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	0	0	0	0	0	5	6	3	27	63	3		107
March-25	0	0	0	0	0	4	5	3	25	56	11		104
NET CHGE	0	0	0	0	0	-1	-1	0	-2	-7	8		-3
Limited Reserves													\$2,868
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	\$0	\$0	\$0	\$0	\$0	\$5	\$28	\$8,415	\$87,967	\$168,981	\$4,190		\$269,586
March-25	\$0	\$0	\$0	\$0	\$0	\$4	\$6	\$8,415	\$82,966	\$191,403	\$15,516		\$298,309
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1)	(\$22)	\$0	(\$5,001)	\$22,422	\$11,326		\$28,723
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,139	\$535,715	\$476,041	\$521,432	\$602,844	\$352,647	\$56		\$3,337,563
<b>COVERAGE LINE - GENERAL LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	0	1	0	2	2	3	5	10	20	41	8		92
March-25	0	1	1	2	2	3	5	12	20	35	18		99
NET CHGE	0	0	1	0	0	0	0	2	0	-6	10		7
Limited Reserves													\$24,908
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	\$0	\$7,468	\$0	\$494,667	\$472,903	\$265,949	\$9,581	\$725,846	\$274,744	\$139,184	\$9,500		\$2,399,841
March-25	\$0	\$7,468	\$2,100	\$494,667	\$472,903	\$265,949	\$9,581	\$779,836	\$274,744	\$132,322	\$26,301		\$2,465,870
NET CHGE	\$0	\$0	\$2,100	\$0	\$0	\$0	\$0	\$53,990	\$0	(\$6,862)	\$16,801		\$66,029
Ltd Incurred	\$485,129	\$475,254	\$141,621	\$1,078,636	\$621,436	\$415,368	\$32,660	\$984,237	\$281,564	\$135,569	\$135,569		\$4,787,041
<b>COVERAGE LINE - AUTO LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	0	0	0	0	0	0	1	4	6	6	4		21
March-25	0	0	0	0	0	0	1	4	5	5	9		24
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	5		3
Limited Reserves													\$20,952
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$484,602	\$135,491	\$48,006	\$51,011	\$3,770		\$722,880
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$300,007	\$137,891	\$47,006	\$8,636	\$9,300		\$502,840
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$184,596)	\$2,400	(\$1,000)	(\$42,375)	\$5,530		(\$220,040)
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$57,931	\$40,015	\$40,094	\$356,575	\$241,084	\$104,565	\$29,219	\$29,219		\$1,048,671
<b>COVERAGE LINE - WORKERS COMP.</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	9	10	8	8	13	21	32	48	89	109	30		377
March-25	9	10	7	9	13	21	32	47	79	101	49		377
NET CHGE	0	0	-1	1	0	0	0	-1	-10	-8	19		0
Limited Reserves													\$28,544
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	\$711,323	\$890,075	\$372,879	\$513,706	\$231,376	\$355,964	\$1,374,191	\$2,041,732	\$2,738,386	\$1,690,522	\$103,941		\$11,024,095
March-25	\$730,773	\$885,799	\$334,954	\$507,527	\$241,398	\$332,946	\$1,351,864	\$2,036,637	\$2,538,355	\$1,647,760	\$152,987		\$10,761,000
NET CHGE	\$19,450	(\$4,276)	(\$37,925)	(\$6,179)	\$10,021	(\$23,018)	(\$22,326)	(\$5,095)	(\$200,032)	(\$42,762)	\$49,046		(\$263,095)
Ltd Incurred	\$5,998,267	\$5,036,720	\$5,037,349	\$4,572,484	\$3,617,910	\$3,746,883	\$5,803,104	\$5,739,118	\$5,411,250	\$2,564,229	\$2,564,229		\$50,091,542
<b>TOTAL ALL LINES COMBINED</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	9	11	8	10	15	29	44	65	142	219	45		597
March-25	9	11	8	11	15	28	43	66	129	197	87		604
NET CHGE	0	0	0	1	0	-1	-1	1	-13	-22	42		7
Limited Reserves													\$23,225
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
February-25	\$711,323	\$897,542	\$372,879	\$1,008,373	\$704,279	\$621,918	\$1,868,402	\$2,911,484	\$3,149,103	\$2,049,698	\$121,400		\$14,416,402
March-25	\$730,773	\$893,267	\$337,054	\$1,002,195	\$714,301	\$598,899	\$1,661,458	\$2,962,779	\$2,943,071	\$1,980,121	\$204,104		\$14,028,019
NET CHGE	\$19,450	(\$4,276)	(\$35,825)	(\$6,179)	\$10,021	(\$23,019)	(\$206,944)	\$51,295	(\$206,033)	(\$69,577)	\$82,704		(\$388,383)
Ltd Incurred	\$6,562,084	\$5,923,052	\$5,464,898	\$5,772,015	\$4,439,499	\$4,738,059	\$6,668,380	\$7,485,872	\$6,400,222	\$3,081,663	\$2,729,072		\$59,264,817



## Boiler Control and Water Treatment Courses Free for MEL JIF and NJCE JIF Members



### Free Boiler Safety Training!

Don't let faulty controls and poor water treatment lead to costly boiler breakdowns! Join Chubb's free courses on boiler controls, safety devices, and water treatment, taught by expert risk engineers at our advanced Chubb Risk Engineering Center (in-person or virtual options available).

Ideal for low-pressure boiler operators and facilities management staff, these 3-hour sessions will help you improve maintenance practices to prevent accidents and boiler downtime.

**Register now and empower your team!**

[Click here to register for any of the sessions](#)

Topic	2025 Course Dates
Boiler Controls and Safety Devices - In Person	May 28 (9 AM ET), September 30 <sup>th</sup> (1 PM ET)
Water Treatment - In Person	May 28 (1 PM ET), September 30 <sup>th</sup> (9 AM ET)
Boiler Controls and Safety Devices - Virtual	December 9 <sup>th</sup> (1 PM ET)
Water Treatment - Virtual	December 9 <sup>th</sup> (9 AM ET)
Boiler Controls and Safety Devices (Spanish) - Virtual	June 24 <sup>th</sup> (9 AM ET), October 9 <sup>th</sup> (1 PM ET)

**Boiler Controls and Safety Devices** - Learn boiler control and safety device functions, their failure mechanism, proper testing and preventative maintenance, and NJ boiler operator requirements.

**Water Treatment** - Learn the fundamentals and importance of an effective water treatment program to better communicate with your chemical treatment vendor, internal management, boiler and HVAC system maintenance vendors.



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE JIF)

### CLAIM REPORTING SHEET

*\*Effective March 1, 2025, the Vanguard Claims Administration became the NJCE JIF's Third Party Administrator (TPA).*

VANGUARD STAFF	TITLE	PHONE	EMAIL
Sarah Mentzer	Claims Supervisor	888-601-3200 Ext. 314	<a href="mailto:sarah.mentzer@vanguardclaims.com">sarah.mentzer@vanguardclaims.com</a>
Erica Harmeyer	Property Claims Examiner	888-601-3200 Ext. 324	<a href="mailto:erica.harmeyer@vanguardclaims.com">erica.harmeyer@vanguardclaims.com</a>
Melissa Weber-Dominguez	Property Claims Examiner	888-601-3200 Ext. 325	<a href="mailto:melissa.weber-dominguez@vanguardclaims.com">melissa.weber-dominguez@vanguardclaims.com</a>
Madelyn Winter	Property Claims Examiner	888-601-3200 Ext. 317	<a href="mailto:Madelyn.Winter@vanguardclaims.com">Madelyn.Winter@vanguardclaims.com</a>

1. **Cyber Claims:** All cyber claims should be *immediately* reported to the Cowbell Cyber Breach Hotline at (833) 633-8666, *then* submitted to the Vanguard Claims Administration at [claims@vanguardclaims.com](mailto:claims@vanguardclaims.com).
2. **Property Damage Claims:**
  - a. All commission members (except Union) should report their property damage claims directly to the Vanguard Claims Administration at [claims@vanguardclaims.com](mailto:claims@vanguardclaims.com).
  - b. All non-commission members (including Union) should report their property damage claims to their County Claims Administrator, who will report the claim to the Vanguard Claims Administration if needed.
3. **Auto Property Damage Claims:** All commission and non-commission members should report their auto property damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
4. **Equipment Breakdown Damage Claims:** All commission and non-commission members should report their equipment breakdown damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
5. **Crime Claims:** All crime claims should be reported directly to AIG at [c-claim@aig.com](mailto:c-claim@aig.com).

**If you need emergency assistance, please contact Zareena Majeed ([zmajeed@permainc.com](mailto:zmajeed@permainc.com)) at 203 – 721 – 5014 as well as Sarah Mentzer ([sarah.mentzer@vanguardclaims.com](mailto:sarah.mentzer@vanguardclaims.com)) at 888-601-3200 Ext. 314.**

**RESOLUTION NO. 20-25**

**ATLANTIC COUNTY INSURANCE COMMISSION  
BILLS LIST – MAY 2025**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Atlantic County Insurance Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Commission

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Atlantic County Insurance Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Commission.

**FUND YEAR 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
QUALCARE, INC.	WC-ACCESS/UM INV 10338952 Q2 2025	57,686.25 <b>57,686.25</b>
QUAL-LYNX	CLAIM ADJ. SERVICES Q2 2025 05/25	82,107.50 <b>82,107.50</b>
PERMA RISK MANAGEMENT SERVICES PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/25 EXECUTIVE DIRECTOR Q2 2025	1.38 32,473.00 <b>32,474.38</b>
THE ACTUARIAL ADVANTAGE	ACTUARY SERVICES Q2 2025	2,513.25 <b>2,513.25</b>
CHANDRA ANDERSON	SECRETARY SERVICE Q2 2025	1,275.00 <b>1,275.00</b>
DEBRA K. TOWNSEND	TREASURER SERVICES Q2 2025 05/25	750.00 <b>750.00</b>
INSURANCE AGENCIES, INC.	RMC FEE Q2 2025 INV 25506 05/25	21,250.00 <b>21,250.00</b>
	<b>Total Payments FY 2025</b>	<b>198,056.38</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>198,056.38</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Dated:

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer



## ATLANTIC COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** May 2, 2025  
**DATE OF MEETING:** May 9, 2025

### ACIC SERVICE TEAM

Paul Shives, Partner & Sr. Director of Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Risk Operations Analyst <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

**April – May 2025**

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 11:** Attended the ACIC meeting.
- **April 11:** Attended the ACIC Claims Committee meeting.
- **May 2:** Attended a meeting with the ACUA to discuss Air Quality.

#### UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 5:** Plan to conduct loss control visits at multiple County locations.
- **May 7:** Plan to conduct loss control visits at multiple County locations.
- **May 8:** Plan to conduct loss control visits at multiple County locations.
- **May 9:** Plan to attend the ACIC meeting.
- **May 19:** Plan to conduct loss control visits at multiple County locations.
- **May 23:** Plan to conduct loss control visits at multiple County locations.
- **May 29:** Plan to conduct loss control visits at multiple County locations.



- **May 21:** Plan to attend the ACIC Safety Committee meeting.

#### **SAFETY DIRECTOR BULLETINS**

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://nice.org/safety/safety-bulletins/>.

- Distracted Driving Awareness Month
- Workplace Violence Prevention
- Entering an Occupied Residence Best Practices
- Work Zones – Short-Term Stationary

#### **NJCE LIVE and ON DEMAND SAFETY TRAINING**

##### **LIVE Safety Training**

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (May through June 2025 Live Training Schedules and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-In Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

##### **Learning On Demand Training (available on the NJCE LMS)**

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

#### **NJCE LEADERSHIP ACADEMY**

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

**Open Enrollment Dates:** Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1 - 22, 2025 (Start Date: July 1, 2025)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

**Please Note:** *If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).*

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



#### **NJCE Learning Management System (LMS)**

**Students/Users** - Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty ([ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)).

# J.A. Montgomery CONSULTING

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org/safety)).

**(\*) In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**(\*\*) PLEASE NOTE (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

**NOTE:** If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

May through June 2025 Safety Training Schedule  
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
5/1/25	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/1/25	<a href="#">Accident Investigation (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/2/25	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting) **</a>	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
5/5/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/5/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
5/5/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
5/6/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
5/6/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
5/6/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
5/6/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/7/25	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/7/25	<a href="#">Introduction to Communication Skills (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/8/25	<a href="#">Chainsaw Safety</a>	11:00 - 12:00 pm
5/8/25	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
5/9/25	<a href="#">Disaster Management</a>	8:30 - 10:00 am
5/9/25	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/12/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/12/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/12/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/13/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
5/13/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/13/25	<a href="#">NJCE-Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
5/13/25	<a href="#">NJCE-Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	11:00 - 1:00 pm
5/14/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/14/25	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
5/15/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am



5/15/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/16/25	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
5/16/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
5/16/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/19/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
5/19/25	<a href="#">NJCE-Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
5/19/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
5/19/25	<a href="#">High Performing Teams (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/20/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/20/25	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
5/20/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/20/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/21/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
5/21 - 5/22/25	<a href="#">NJCE-Leadership Skills for Supervisors Workshop - TWO DAY (Camden)*</a>	9:00 - 3:30 pm w/lunch brk
5/22/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
5/22/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
5/28/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/28/25	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/28/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/29/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/30/25	<a href="#">NJCE EXPO Excavation, Trenching, and Shoring (Monmouth)*</a>	8:30 - 12:30 pm
5/30/25	<a href="#">NJCE EXPO Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Monmouth)*</a>	8:30 - 12:30 pm
5/30/25	<a href="#">NJCE EXPO: Flagger Work Zone Safety (Monmouth)*</a>	8:30 - 12:30 pm
5/30/25	<a href="#">NJCE EXPO: Practical Leadership - 21 Irrefutable Laws (Monmouth)*</a>	8:30 - 11:30 am
6/2/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/2/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/3/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
6/3/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/3/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
6/4/25	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	8:30 - 10:00 am
6/4/25	<a href="#">Fire Safety</a>	10:30 - 11:30 am
6/4/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
6/6/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
6/9/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
6/9/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/10/25	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
6/10/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
6/10/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/11/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
6/11/25	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/12/25	<a href="#">Confined Space Entry</a>	8:00 - 11:00 am
6/12/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
6/12/ - 6/13/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (2 Day) (Middlesex)*</a>	9:00 - 3:30 pm w/lunch brk
6/13/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/13/25	<a href="#">Fall Protection Awareness</a>	10:00 - 12:00 pm
6/16/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
6/16/25	<a href="#">CDL: Drivers' Safety Regulations</a>	9:30 - 11:30 am
6/16/25	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	1:00 - 3:00 pm
6/17/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm

6/17/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/17/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
6/18/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/18/25	<a href="#">NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex Co.)*</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex Co.)</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex Co.)*</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex Co.)*</a>	8:30 - 11:30 am
6/20/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
6/20/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
6/23/25	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
6/23/25	<a href="#">Special Event Management (Zoom Meeting)</a>	1:00 - 3:00 pm
6/24/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
6/24/25	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
6/25/25	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/25/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/26/25	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
6/26/25	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
6/26/25	<a href="#">Mower Safety</a>	10:30 - 11:30 am
6/26/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
6/27/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/27/25	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/27/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/30/25	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **</a>	8:30 - 10:30 am
6/30/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm

#### Zoom Safety Training Guidelines:

**Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.** To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.**

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

#### Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

- **Group Training Procedures:**

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION:**

To submit the NJCE LIVE Group Sign-in Sheet you will click on: [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information.

***Please Note:*** *The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should Not be completed if the user logged in and viewed the training on their Own. Thank you.*





# 2025 MSI-NJCE EXPO

## THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety \*Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Driver Safety Awareness (1 hour)
  - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

*\*Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety](https://njce.org/Safety) (NJCE Live Monthly Training Schedules click on the Course Topic/Date).

**(Please Note:** Registration Links are available two months prior to class date. So please check back.)

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) with any questions.



NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

# NJCE LEADERSHIP ACADEMY

The New Jersey Counties Excess Joint Insurance Fund (NJCE) has created the "NJCE Leadership Academy" for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding their managerial skills. The program's goal is to enhance our leadership skills by offering varied, in-depth managerial training, as more fully described below. Individuals who complete the program's requirements within two years will receive plaques commemorating their graduation of the NJCE Leadership Academy.

Open Enrollment will be December 1-22 and June 1-22. Classes will be offered through [NJCE LIVE](#) and will be a combination of virtual and in-person at various locations throughout New Jersey. The student will complete the mandatory and elective within the two-years from your start date. If you have taken any of the classes before your enrollment, you will need to retake the class to complete the academy.



## Complete within Two Years & Receive an NJCE Leadership Academy Plaque

### MANDATORY

- The Power of Collaboration (JIF 101)\*
- Ethics for NJ Local Government Employees\*\*
- Practical Leadership – 21 Irrefutable Laws\*
- Implicit Bias in the Workplace
- Protecting Children from Abuse in New Jersey Government Programs\*\*
- Leadership Skills for Supervisors Workshop\*
- Harassment in the Workplace for Elected Officials, Managers, & Supervisors\*

### ELECTIVES (4)

- Accident Investigation
- Building a Constitutionally Sound Police Department Through Training
- Career Survival for Managers, Administrators and Assistants
- CDL: Supervisors' Reasonable Suspicion
- Dealing with Difficult People
- Ethical Decision-Making
- Employee Conduct and Violence Prevention in the Workplace
- Fire Department Risk Management
- LE: Below 100
- LE: Career Survival for First Line Supervisor
- LE: Violence Prevention and Risk Considerations for Law Enforcement Officers When Interacting with Mental Health Consumers
- Microlearning Theory & Practices
- Preparing for First Amendment Audits
- Preparing for the Unspeakable
- Productive Meeting Best Practices
- Public Employers: What You Need to Know

Please note all the courses must be taken via the [LIVE training](#) (i.e., Zoom or in-person). Any online course modules offered on the NJCE LMS will not count towards completing the requirements of the Leadership Academy.

*\*In-Person - Must attend an in-person session to receive credit for the Leadership Academy.*

*\*\* Hybrid - Sessions held in-person and virtually throughout the year.*





# NJCE LE LEADERSHIP ACADEMY

The New Jersey Counties Excess Joint Insurance Fund (NJCE) has created the "NJCE Leadership Academy" for Managers, Administrators, Department Heads, and Supervisors Interested in sharpening and expanding their managerial skills. The program's goal is to enhance our leadership skills by offering varied, in-depth managerial training, as more fully described below. Individuals who complete the program's requirements within two years will receive plaques commemorating their graduation of the NJCE Leadership Academy.

Classes will be offered through **NJCE LIVE** and will be a combination of virtual and in-person at various locations throughout New Jersey. The student will complete the mandatory and elective within the two-years from your start date. If you have taken any of the classes before your enrollment, you will need to retake the class to complete the academy.



**Complete within Two Years & Receive an NJCE Leadership Academy Plaque**

## LAW ENFORCEMENT MANDATORY (6)

- The Power of Collaboration (JIF 101)\*
- Ethics for NJ Local Government Employees\*\*
- Practical Leadership — 21 Irrefutable Laws\*
- Protecting Children from Abuse in NJ Government Programs\*\*
- LE: Violence Prevention and Risk Considerations for Law Enforcement Officers When Interacting with Mental Health Consumers
- Harassment in the Workplace for Elected Officials, Managers & Supervisors\*

## ELECTIVES (4)

- Accident Investigation
- CDL: Supervisors' Reasonable Suspicion
- Dealing with Difficult People
- Ethical Decision-Making
- Employee Conduct and Violence Prevention in the Workplace
- Fire Department Risk Management
- LE: Below 100\*
- LE: Career Survival for First Line Supervisors\*
- Microlearning Theory & Practices
- Preparing for First Amendment Audits
- Preparing for the Unspeakable
- Productive Meeting Best Practices
- Public Employers: What You Need to Know
- Implicit Bias in the Workplace

Please note all the courses must be taken via the **LIVE training** (i.e., Zoom or in-person). Any online course modules offered on the NJCE LMS will not count towards completing the requirements of the Leadership Academy.

**\*In-Person - Must attend an in-person session to receive credit for the Leadership Academy.**

**\*\* Hybrid - Sessions held in-person and virtually throughout the year.**



**ATLANTIC COUNTY INSURANCE COMMISSION  
COMBINED CUMULATIVE SAVINGS  
2025**

2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	300	\$699,861.41	\$108,029.76	\$591,831.65	85%	98%
FEBRUARY	396	\$1,498,405.37	\$184,531.61	\$1,313,873.76	88%	99%
MARCH	342	\$319,689.09	\$89,535.11	\$230,153.98	72%	98%
APRIL	458	\$664,169.52	\$175,590.12	\$488,579.40	74%	95%
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
<b>Grand Total</b>	<b>1494</b>	<b>\$1,778,478.39</b>	<b>\$549,763.76</b>	<b>\$1,228,714.63</b>	<b>69%</b>	<b>98%</b>

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	310	\$762,818.38	\$242,478.45	\$520,339.93	68%	92%
FEBRUARY	272	\$679,066.79	\$268,307.40	\$410,759.39	60%	99%
MARCH	248	\$302,322.05	\$98,964.62	\$203,357.43	67%	93%
APRIL	222	\$391,672.34	\$95,375.42	\$296,296.92	76%	98%
MAY	371	\$515,312.11	\$186,570.48	\$328,741.63	64%	97%
JUNE	36	\$204,739.41	\$96,646.57	\$108,092.84	53%	96%
JULY	194	\$101,699.05	\$27,896.43	\$73,802.62	73%	96%
AUGUST	167	\$100,207.85	\$29,538.16	\$70,669.69	71%	97%
SEPTEMBER	568	\$642,123.94	\$216,617.16	\$425,506.78	66%	87%
OCTOBER	415	\$1,143,537.38	\$192,042.38	\$951,495.00	83%	98%
NOVEMBER	378	\$499,479.81	\$128,886.22	\$370,593.59	74%	99%
DECEMBER	239	\$366,090.40	\$165,847.33	\$200,243.07	55%	85%
<b>Grand Total</b>	<b>3420</b>	<b>\$5,709,069.51</b>	<b>\$1,749,170.62</b>	<b>\$3,959,898.89</b>	<b>69%</b>	<b>95%</b>



## Cumulative Savings by Entity

COUNTY OF ATLANTIC													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	213	\$633,938.97	\$87,775.08	\$546,163.89	86%	98%	JANUARY	269	\$719,304.28	\$233,337.01	\$485,967.27	68%	92%
FEBRUARY	314	\$1,454,812.47	\$167,071.39	\$1,287,741.08	89%	99%	FEBRUARY	231	\$625,041.81	\$243,937.04	\$381,104.77	61%	99%
MARCH	264	\$243,836.16	\$60,492.60	\$183,343.56	75%	99%	MARCH	214	\$220,345.08	\$86,226.61	\$134,118.47	61%	91%
APRIL	298	\$315,388.72	\$92,227.27	\$223,161.45	71%	90%	APRIL	161	\$365,757.68	\$87,058.09	\$278,699.59	76%	98%
MAY							MAY	280	\$483,228.37	\$174,927.68	\$308,300.69	64%	96%
JUNE							JUNE	30	\$48,217.28	\$25,068.11	\$23,149.17	48%	95%
JULY							JULY	157	\$86,892.55	\$24,416.95	\$62,475.60	72%	96%
AUGUST							AUGUST	154	\$88,787.85	\$26,345.36	\$62,442.49	70%	97%
SEPTEMBER							SEPTEMBER	399	\$456,900.83	\$163,045.69	\$293,855.14	64%	84%
OCTOBER							OCTOBER	346	\$1,109,710.90	\$176,510.79	\$933,200.11	84%	99%
NOVEMBER							NOVEMBER	293	\$445,527.93	\$115,811.46	\$329,716.47	74%	95%
DECEMBER							DECEMBER	179	\$330,494.54	\$152,857.29	\$177,637.25	54%	84%
Grand Total	1087	\$1,244,329.32	\$399,643.50	\$844,685.82	68%	99%	Grand Total	2713	\$4,980,209.10	\$1,509,542.08	\$3,470,667.02	70%	94%
UTILITY AUTHORITY													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	87	\$65,922.44	\$20,254.68	\$45,667.76	69%	98%	JANUARY	35	\$41,388.10	\$8,661.44	\$32,726.66	79%	100%
FEBRUARY	82	\$43,592.90	\$17,460.22	\$26,132.68	60%	98%	FEBRUARY	36	\$51,944.98	\$23,970.36	\$27,974.62	54%	100%
MARCH	78	\$75,852.93	\$29,042.51	\$46,810.42	62%	99%	MARCH	20	\$75,839.97	\$11,618.01	\$64,221.96	85%	99%
APRIL	160	\$348,780.80	\$83,362.85	\$265,417.95	76%	99%	APRIL	25	\$11,824.66	\$5,437.33	\$6,387.33	54%	100%
MAY							MAY	69	\$24,320.74	\$9,882.80	\$14,437.94	59%	97%
JUNE							JUNE	6	\$156,522.13	\$71,578.46	\$84,943.67	54%	100%
JULY							JULY	12	\$4,941.50	\$1,479.48	\$3,462.02	70%	100%
AUGUST							AUGUST	10	\$10,346.00	\$2,880.89	\$7,465.11	72%	100%
SEPTEMBER							SEPTEMBER	123	\$149,579.11	\$46,011.30	\$103,567.81	69%	95%
OCTOBER							OCTOBER	40	\$22,504.48	\$11,812.59	\$10,691.89	48%	94%
NOVEMBER							NOVEMBER	60	\$27,655.88	\$9,915.65	\$17,740.23	64%	98%
DECEMBER							DECEMBER	52	\$32,997.36	\$12,179.37	\$20,817.99	63%	98%
Grand Total	407	\$534,149.07	\$150,120.26	\$384,028.81	72%	99%	Grand Total	386	\$479,502.36	\$185,819.31	\$293,683.05	61%	98%
IMPROVEMENT AUTHORITY													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00			JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY	0	\$0.00	\$0.00	\$0.00			FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	0	\$0.00	\$0.00	\$0.00			MARCH	0	\$0.00	\$0.00	\$0.00		
APRIL	0	\$0.00	\$0.00	\$0.00			APRIL	0	\$0.00	\$0.00	\$0.00		
MAY							MAY	0	\$0.00	\$0.00	\$0.00		
JUNE							JUNE	0	\$0.00	\$0.00	\$0.00		
JULY							JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST							AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER							SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER							OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER							NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER							DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	0	\$0.00	\$0.00	\$0.00			Grand Total	0	\$0.00	\$0.00	\$0.00		



**ATLANTIC COUNTY INSURANCE COMMISSION  
WORKERS' COMPENSATION CLAIMS REPORT**

**WORKERS' COMPENSATION CLAIMS REPORTED  
1/1/2025 – 4/30/2025**

	<b>ATLANTIC COUNTY UTILITY AUTHORITY</b>	<b>COUNTY OF ATLANTIC</b>	<b>IMPROVEMENT AUTHORITY</b>	<b>Grand Total</b>
INDEMNITY	11	21	0	32
MEDICAL ONLY	13	35	1	49
REPORT ONLY-WC	0	25	0	25
<b>Grand Total</b>	<b>24</b>	<b>81</b>	<b>1</b>	<b>106</b>



**ATLANTIC COUNTY INSURANCE COMMISSION  
TOP 10 PROVIDERS  
1/1/2025 – 4/30/2025**

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED		
	APPROVED	SPECIALTY
ORTHO NJ LLC	\$78,881.25	Orthopedic Surgery
SHORE AMBULATORY SURGICAL CENTER LLC	\$62,629.25	Orthopedic Surgery
SHORE MEDICAL CENTER	\$58,108.25	Hospital
ARMC MAINLAND	\$32,517.07	Hospital
ONE CALL CARE DIAGNOSTICS	\$32,408.19	MRI/Radiology
JERSEY SHORE AMBULATORY SURGICAL CENT	\$29,531.25	Orthopedic Surgery
OSPREY REHABILITATION LLC	\$25,470.38	Physical Medicine & Rehab
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$18,182.76	Physical Therapy
ARMC ANESTHESIOLOGISTS	\$17,897.00	Anesthesiology
ATLANTICARE SURGERY CENTER	\$14,728.07	Orthopedic Surgery
<b>Grand Total</b>	<b>\$370,353.47</b>	
COUNTY OF ATLANTIC		
	APPROVED	SPECIALTY
SHORE MEDICAL CENTER	\$57,440.75	Hospital
ORTHO NJ LLC	\$53,507.27	Orthopedic Surgery
ARMC MAINLAND	\$29,906.07	Hospital
JERSEY SHORE AMBULATORY SURGICAL CENT	\$29,531.25	Orthopedic Surgery
ONE CALL CARE DIAGNOSTICS	\$20,963.00	MRI/Radiology
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$18,182.76	Physical Therapy
ARMC ANESTHESIOLOGISTS	\$15,631.00	Anesthesiology
OSPREY REHABILITATION LLC	\$14,434.97	Physical Medicine & Rehab
PREMIER ORTHOPEDICS	\$13,640.66	Orthopedic Surgery
ATLANTICARE PHYSICIAN GROUP	\$12,892.18	Occupational Medicine
<b>Grand Total</b>	<b>\$266,129.91</b>	
UTILITY AUTHORITY		
	APPROVED	SPECIALTY
SHORE AMBULATORY SURGICAL CENTER LLC	\$50,129.25	Orthopedic Surgery
ORTHO NJ LLC	\$25,373.98	Orthopedic Surgery
ONE CALL CARE DIAGNOSTICS	\$11,445.19	MRI/Radiology
OSPREY REHABILITATION LLC	\$11,035.41	Physical Medicine & Rehab
HEALTH MED ASSOCIATES PC	\$10,195.17	Occupational Medicine
SOUTH JERSEY REHAB & SPINE INC	\$4,565.26	Physical Medicine & Rehab
ATLANTICARE SURGERY CENTER	\$4,115.77	Orthopedic Surgery
SOUTH JERSEY REHAB AND SPINE	\$3,831.32	Orthopedic Surgery
SHREWSBURY AMBULATORY ANESTHES	\$3,062.50	Anesthesiology
ARMC MAINLAND	\$2,611.00	Hospital
<b>Grand Total</b>	<b>\$126,364.85</b>	



## Insurance Agencies, Inc.

### Atlantic County Insurance Commission Risk Management Consultant Report

To: Atlantic County Insurance Commission  
From : Risk Management Consultants  
Date: May 9, 2025

J. Eugene Siracusa Insurance Agencies, Inc. 609-646-1000 Ext 714 gsiracusa@insuranceagenciesinc.com	Michael A. Ridge Insurance Agencies, Inc. 609-646-1000 Ext 703 mridge@insuranceagenciesinc.com	Barbara A. Ridge, CIC, AAI Insurance Agencies, Inc. 609-646-1000 Ext 166 bridge@insuranceagenciesinc.com
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#### April-May Activities

Since our last meeting of April 11th, we have reviewed 14 Incidents and Status updates from Liability Excess Reports and Qual-Lynx.

Attended Safety, Claims & Wellness Roundup meeting on April 22nd

#### Reviewed Claims Experience Full Year 2023 v 2024.

	2023 Claim Count	Net Incurred	2024 Claim Count	2024 Net Incurred
Auto	39	\$104,565.	23	\$29,219.
Liability/EPL	157	\$1,042,362.	136	\$149,582.
Property	105	\$687,856.	109	\$345,474.
W. Comp	<u>252</u>	<u>\$5,395,973.</u>	<u>225</u>	<u>\$2,970,871.</u>
TOTALS	553	\$7,230,756.	496	\$3,500,346

Lessons From Losses  
**Heavy Equipment Maintenance**



Main Location  
1601 New Road, Suite 100, Northfield, NJ 08225  
(p) 609-646-1000 (f) 609-646-7721  
www.insuranceagenciesinc.com

LESSONS LEARNED FROM LOSSES  
MONTHLY NEWSLETTER – APRIL 2025

## HEAVY EQUIPMENT MAINTENANCE



### MAINTENANCE TIPS & CHECKLIST

- Commit to a preventative maintenance program.
- Make sure your mechanics are qualified to perform any needed repairs or maintenance. If not, utilize an outside repair facility.
- Make sure your mechanics are very familiar with your machinery and heavy equipment.
- Adhere to factory recommended maintenance intervals.
- Document each machine's service and repair history.
- Establish a heavy equipment checklist for maintenance and for daily inspections.

### Example

Town's maintenance staff changed the mower blade on a boom mower. The blade was not secured properly with the required pin. While in use, with the blades engaged, one of the blades and the pin detached from the mower deck and sliced through the tractor's rear tire (picture on right) and entered the cab through the right side. The blade went through the metal door handle assembly and Lexan window and into the dashboard landing on the floor of the cab (picture on left). The pin, also pictured, hit the employee in the leg. The employee sustained very minor injuries, but this could have been catastrophic.

Qual-lynx.com



QUAL-LYNX

# **APPENDIX I**

## ***MEETING MINUTES***



ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
REGULAR MEETING – April 11, 2025 at 11:00 A.M.  
Atlantic County Board of County Commissioners’ Meeting Room  
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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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 (by phone)**

Claims Administrator	<u>Qual-Lynx</u> <b>Kathy Kissane</b> <b>Christine Gallagher</b>
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PERMA Claims  
**Kerin Drumheiser**

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>N. Lynne Hughes</b> <b>Arthur Murray</b>
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Treasurer	<b>Bonnie Lindaw</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Risk Management Consultant	Brown & Brown Insurance <b>Michael Ridge</b> <b>Gene Siracusa</b>
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**ALSO PRESENT:**

Karen Read, PERMA Risk Management Services  
Chandra Anderson, Atlantic County

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 14, 2025.  
MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 14, 2025.**

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

**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.

**CERTIFICATES OF INSURANCE:** There were 11 certificates issued from February to March 2025.

**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 27, 2025. The report of that meeting will be issued later today. The next meeting will be held on April 21, 2025 via Zoom.

The 2025 renewal webinar was held virtually on February 24, 2025 with good attendance. A copy of the report was sent to all the Commissioners, and a recording of the meeting is available on the NJCE website.

The Commission's financial fast track through December 2024 contains some good news with a nice ending to the year. Reserves decreased by \$400,000, the IBNR increased a bit, but overall the Commission gained back \$320,000 which lowered the deficit to \$5.2 million, with cash on hand of \$10.1 million. The recent assessment bill payment will also increase the cash on hand.

The CEL's financial fast track report through December 2024 shows a surplus of \$10.9 million and \$34 million in cash.

The claims activity report for January shows seven more open claims. February's report shows 19 less open claims, with 15 of those claims being workers' compensation claims.

The 15<sup>th</sup> annual educational seminar will be held on April 25 and May 2, 2025. Speakers include Michael Chertoff, the former Secretary of Homeland Security. CEU's will be available. The decision was made to keep this seminar virtual as the attendance tripled.

NJAC's 74<sup>th</sup> annual conference will be held at Caesar's in Atlantic City from May 7 to May 9, 2025. The CELJIF is the sponsor this year and will have a coffee station. Harry Earle, the Assistant Director of JA Montgomery will be presenting Artificial Intelligence and Risk Considerations for Local Government on May 8<sup>th</sup> at 11:30 A.M. Harry Earle is the former Gloucester Township Chief of Police.

Mr. Stokes thanked the Commissioners for the opportunity to call in.

**CLAIMS SERVICES:** Kerin Drumheiser presented the claims services report. Ms. Drumheiser reported that the management of property claims for the NJCE was awarded to Vanguard. Vanguard took over as of March 1, 2025 with a one month transition from Qual-Lynx which began February 1, 2025. An adjuster from Vanguard will be contacting the member entities.

**TREASURER:** Bonnie Lindaw presented the Treasurer's report. The Treasurer's report shows as of March 31, 2025 the admin account balance is \$9,386,720.98 Interest earned is \$73,130.75. The general liability account has \$24,511.58 in outstanding checks. Interest earned is \$426.00. The workers' compensation account has \$116,413.43 in outstanding checks. Interest earned is \$1,137.53.

Resolution 16-25 is the April Bills List and has one payment from the 2025 fund year to the CELJIF for the first installment payment of 2025 in the amount of \$2,162,113.20.

**MOTION TO APPROVE RESOLUTION 16-25 THE APRIL 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 February through April 2025. All training through June 2025 have been listed on the website NJCE.org and LMS. There are toolbox talks and video briefings available.

The expo schedule has been finalized for 2025. The expos are in person training opportunities geared toward Public Works, buildings and grounds, bloodborne pathogens, hazard communications, driver safety awareness, and fire safety. This also includes the 21 Irrefutable Laws class for the Leadership Program. The Safety Committee last met on February 5, 2025. The next meeting will be held on May 21, 2025.

Commissioner Kessler noted there was an asterisk next to the training listed for October 23, 2025 at the Atlantic Cape Community College and asked if that was confirmed, because she sends employees to that course. Mr. Prince indicated the training is confirmed.

**MANAGED CARE – QUAL-LYNX:** Christine Gallagher presented the claims services report. The cumulative savings report for March shows a 72% savings with a 98% PPO penetration. There are 79 claims for 2025, 26 indemnity, 36 medical only, and 17 report only. The top provider is Shore Medical Center.

**CLAIMS SERVICES – QUAL-LYNX:** Kathy Kissane reported that Qual-Lynx hired another workers' compensation adjuster and provided a new contact list with the agenda materials.

Ms. Kissane reported 17 claims were reviewed during Executive Session, questions were presented and answered. One PAR was amended. Ms. Kissane requested a motion for approval of the PARs as reviewed, amended, and approved.

**MOTION TO APPROVE 17 PARS AS REVIEWED, AMENDED, 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 months of March and April. The managers reviewed 31 excess liability claims and Qual-Lynx reports. They also reviewed insurance requirements for contracts. He reviewed the report of claims experience of years 2023 vs. 2024, noting 2024 was a good year for claims. Mr. Siracusa provided the Qual-Lynx flyer Lessons from Losses regarding building safety in the agenda materials.

**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 May 9, 2025 at 11:00 A.M.

**MOTION TO ADJOURN THE MEETING.**

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

**MEETING ADJOURNED: 11:43 A.M.**  
Minutes prepared by: Chandra Anderson, Secretary