

**ATLANTIC COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
FRIDAY, OCTOBER 9, 2026**

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

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

Adequate notice of this meeting has been provided in accordance with the Open Public Meetings Act, Public Law 1975, Chapter 231, as amended. Notice of the time, date and location of this meeting, was provided at least 48 hours in advance by posting on the official website of the Atlantic County Insurance Commission, on the New Jersey Department of State's public notice website, and in designated public locations within County offices.

In addition, Resolution 19-25 establishes procedures governing the public comment portion of this meeting. Members of the public wishing to address the Commission during the public comment portion of this meeting shall be limited to three minute speakers.

**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: September 10, 2026 Open Minutes.....Appendix I**
  
  - ☐ **CORRESPONDENCE – None**
  
  - ☐ **TREASURER– Bonnie Lindaw**
    - Resolution 21-26 – October Bill List..... Page 1**
    - Monthly Report..... Verbal**
  
  - ☐ **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 2**
  
  - ☐ **CLAIMS SERVICES – PERMA Risk Management Services.....Verbal**
  
  - ☐ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
    - Report.....Page 20**
  
  - ☐ **MANAGED CARE – CRC.....Page 30**
  
  - ☐ **CLAIMS – CRC.....Verbal**
    - ☐ **Motion to Approve PARS Presented in Executive Session**
  
  - ☐ **RMC REPORT – Insurance Agencies Inc. ....Page 34**
  
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
- 
- ☐ **NEXT SCHEDULED MEETING: December 4, 2026**
  - ☐ **MEETING ADJOURNMENT**

**RESOLUTION NO. 21-26**

**ATLANTIC COUNTY INSURANCE COMMISSION  
BILLS LIST – OCTOBER 2026**

**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 2026

| <u>Vendor Name</u>                  | <u>Comment</u>                       | <u>Invoice Amount</u>             |
|-------------------------------------|--------------------------------------|-----------------------------------|
| THE ACTUARIAL ADVANTAGE             | VOID AND REISSUE                     | -2,563.50<br><del>-2,563.50</del> |
| CLAIMS RESOLUTION CORPORATION, INC  | MANAGED CARE SERVICES Q4 2026 10/26  | 46,875.00<br><b>46,875.00</b>     |
| CLAIMS RESOLUTION CORPORATION, INC. | CLAIMS ADMIN Q4 2026 10/26           | 67,875.00<br><b>67,875.00</b>     |
| PERMA RISK MANAGEMENT SERVICES      | POSTAGE 09/28                        | 0.78                              |
| PERMA RISK MANAGEMENT SERVICES      | EXECUTIVE DIRECTOR Q342026 10/26     | 32,473.00<br><b>32,473.78</b>     |
| THE ACTUARIAL ADVANTAGE             | ACTUARIAL FEES Q4 2026 10/26         | 2,563.50                          |
| THE ACTUARIAL ADVANTAGE             | ACTUARIAL FEES Q3 2026 07/26         | 2,563.50<br><b>5,127.00</b>       |
| CHANDRA ANDERSON                    | SECRETARY SERVICES Q4 2026 10/26     | 1,275.00<br><b>1,275.00</b>       |
| DEBRA K. TOWNSEND                   | TREASURER FEE Q4 2026 10/26          | 750.00<br><b>750.00</b>           |
| INSURANCE AGENCIES, INC.            | RMC FEE-Q4 2026 INV 27670 10/26      | 21,250.00<br><b>21,250.00</b>     |
|                                     | <b>Total Payments FY 2026</b>        | <b>173,062.28</b>                 |
|                                     | <b>TOTAL PAYMENTS ALL FUND YEARS</b> | <b>173,062.28</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

2 Cooper Street  
Camden, NJ 08102

Date: October 9, 2026

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 4-6** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for August and Sept 2026. There was a total of 9 certificates of insurance issued during this period.

### ❑ **Motion to Approve the Certificate of Insurance Report**

- ❑ **Request for Proposals & Qualifications for Professional Services** – The Insurance Commission Service Agreements with the Actuary, Auditor and Defense Panel expire as of December 31, 2026. The Fund Office issued an RFQ with a due date of September 25<sup>th</sup>. A report on the responses will be provided.

The County issued RFPs for Executive Director, Risk Management Consultant, Claim Administration and Managed Care Services with a due date of September 25<sup>th</sup>. A report on the responses will be provided.

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** - The NJCE met virtually on September 18, 2026. Included in the agenda on **pages 7-10** is a summary report of the meeting. The NJCE is scheduled to meet again on October 19, 2026 at 9:30 a.m. via Zoom.
- ❑ **2027 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2027 pre-renewal and the marketplace on September 22<sup>nd</sup>. The current state of the insurance market was covered and anticipated program changes for the upcoming renewal. A copy of the presentation will be sent under separate cover, and a recording of the webinar will be uploaded to the NJCE website.
- ❑ **Financial Fast Track** – Included on **pages 11-16** of the agenda are the Financial Fast Track Reports for May & June for the Insurance Commission. As of June 30, 2026, the Commission has a deficit of **\$6,316,655**. 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 \$16,472,217.

- ❑ **NJ CEL Property and Casualty Financial Fast Track** – Included in the agenda on **pages 17-18** is the Financial Fast Track Report for the CEL for June. The report indicates the Fund has a surplus of **\$18,114,071** and over \$32.5 million in cash.
- ❑ **Claims Tracking Report** — Included in the agenda on **page 19** is the Claims Activity Report for July that tracks open claims.
- ❑ **New Jersey State League of Municipalities Annual Conference** - The 110th annual conference is scheduled for November 17 through November 19 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 18. We encourage our commissioners to attend.

# Atlantic County Insurance Comm.

## Certificate of Insurance Monthly Report

From 8/1/2026 To 9/1/2026

| Holder (H)/<br>Insured Name (I)                                      | Holder / Insured Address                                                      | Description of Operations                                                                                                                                                                                                                                                                                 | Issue Date/<br>Cert ID | Coverage           |
|----------------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------|
| H - State of NJ, Dept of Human<br>I - County of Atlantic             | Services<br>Division of Family Development<br>PO Box 718<br>Trenton, NJ 08625 |                                                                                                                                                                                                                                                                                                           | 8/19/2026<br>#6650415  | GL AU EX<br>WC OTH |
| H - Big Truck Rental, LLC<br>I - Atlantic County Utilities Authority | 4221 W Boy Scout Blvd.<br>Suite 400<br>Tampa, FL 33607                        | RE: Asset # 4023039 204 Autocar ACX54 The Certificate Holder is<br>an Additional Insured on the above-referenced Commercial General<br>Liability and Excess Liability Policies if required by written contract as<br>respect to Asset # 4023039 204 Autocar ACX54 VIN #<br>5VCACRCE0RC245628 Front Loader | 8/20/2026<br>#6650719  | GL AU EX<br>WC OTH |
| <b>Total # of Holders: 2</b>                                         |                                                                               |                                                                                                                                                                                                                                                                                                           |                        |                    |

09/01/2026

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## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 9/1/2026 To 10/1/2026

| Holder (H)/<br>Insured Name (I)                                               | Holder / Insured Address                                                                                     | Description of Operations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Issue Date/<br>Cert ID | Coverage           |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------|
| H - State of New Jersey Department<br>I - Atlantic County Utilities Authority | of Environmental Protection<br>PO Box 420<br>428 E State Street, 3rd Floor<br>Trenton, NJ 08625              | RE: Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 9/8/2026<br>#6667020   | GL AU EX<br>WC OTH |
| H - To Whom It May Concern<br>I - County of Atlantic                          |                                                                                                              | RE: Flu Clinics Evidence of insurance. All operations usual to County Governmental Entity as respects the Atlantic County Division of Public Healths conducting its current year Flu Clinics, regarding use of multiple facilities (listed below) in order to administer flu and pneumonia vaccinations for the current flu season. Flu Clinic locations: Angels in Motion Wellness Center 2 West Glendale Avenue, Pleasantville, NJ 08232 Atlantic Cape Comm. College 5100 Black Horse Pike, Mays Landing NJ 08330 Atlantic City Free Public Library 1 North Tennessee Avenue, Atlantic City, NJ 08401 Beacon Hope Chest 420 S 6th Avenue, Galloway, NJ 08205 Brigantine Presbyterian Church 1501 W Brigantine Avenue, Brigantine NJ 08203 Buena Community Senior Center 800 Central Avenue, Buena NJ 08341 Charles L. Spragg Elementary School 601 Buffalo Ave, Egg Harbor City, NJ 08215 City of Atlantic City Hall (employees)                                                                                                                                                                                                                              | 9/8/2026<br>#6667061   | GL AU EX<br>WC OTH |
| H - NJ Transit, Local<br>I - County of Atlantic                               | Programs/Community Mobility<br>State of New Jersey<br>283-299 Market Street, Suite #1100<br>Newark, NJ 07102 | RE: Master Grant List / Master Bus List NJ Transit, the State of New Jersey, and any other party of interest designated by NJ Transit are 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 or lease as respects to the NJ Transit Master Grant List and Master Bus List provided herein, with respect to any claims related to the vehicles listed. Master Grant List: SECTION 5310 SECTION 5311 SECTION 5311 Innovation Rural/Non-Urbanized Transportation Project NJ-JARC SCDRTAP Senior Citizen and Disabled Resident Transportation Assistance Program Master Bus List: 1FD4E4FS7BDA97278 NF-102 204 1FD4E4FS9BDA97279 NF-103 207 1FD4E4FS5DDA95306 CQ-769 212 1FD4E4FS7DDA95307 CQ-770 213 1FD4E4FS2BDA83586 18-115 220 1FD4E4FS4BDA83587 18-116 222 1FD4E4FS2BDB26928 CQ-760 228 1FD4E4FS5BDA97280 NF-104 230 1FD4E4FS4DDA44721 18-139 236 1FD4E4FS1DDA51044 16-1464 237 1FD4E4FS0DDA51049 16-1465 238 1FD4E4FS7DDA51050 16-1466 239 1FD4E4FS4DDA51054 16-1470 240 1FD4E4FS8DDA51042 16-1462 241 1FD4E4FS9DDA51051 16-1467 243 | 9/14/2026<br>#6669294  | GL AU EX<br>OTH    |
| H - City of Atlantic City<br>I - Atlantic County Utilities Authority          | 1301 Bacharach Blvd.<br>Atlantic City, NJ 08401                                                              | RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 9/14/2026<br>#6669344  | GL AU EX<br>WC OTH |

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

From 9/1/2026 To 10/1/2026

|                                                              |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                       |                    |
|--------------------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------|
| H - Atlantic City Convention<br>I - County of Atlantic       | Center/Global Spectrum LP<br>Oak View Group<br>One Convention Blvd.<br>Atlantic City, NJ 08401 | RE: Atlantic County Police Academy/Prosecutors Office Police Academy Graduations Atlantic City Convention Center, the Casino Reinvestment Development Authority and all departments, boards or committees established by it or under its control, Global Spectrum, LP, d/b/a Oak View Group, Visit Atlantic City, Atlantic City Sports Commission, and Ovations Food Services L.P., are Additional Insureds on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to occurrences taking place during the term of the license in all areas of the Atlantic City Convention Center in which any activities connected with the license between parties take place. | 9/17/2026<br>#6672330 | GL AU EX<br>WC OTH |
| H - State of New Jersey Department<br>I - County of Atlantic | of Environmental Protection<br>PO Box 420<br>428 East State Street<br>Trenton, NJ 08625        | RE: Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 9/17/2026<br>#6672976 | GL AU EX<br>WC OTH |
| H - State of New Jersey Department<br>I - County of Atlantic | of Environmental Protection<br>PO Box 717<br>Trenton, NJ 08625                                 | Company D: Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy #25714869; Policy Limits: \$1,500,000 Less Member Deductible: \$50,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract. Statutory Faithful Performance coverage is included.                                                                                                                                                                                                                                                                                                                                                                                  | 9/23/2026<br>#6678620 | GL AU EX<br>WC OTH |
| <b>Total # of Holders: 7</b>                                 |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                       |                    |

10/01/2026

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## 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:** September 18, 2026

**Memo to:** Fund Commissioners  
Atlantic County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** NJCE JIF September Report

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

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). At this point in the meeting, closed session was not needed for additional claim review, and the Board accepted the committee's recommendation to approve the claims.

All claims are reviewed and discussed at the Claims Review Committee meetings and only property claims of \$500,000 and more are discussed during closed sessions of the NJCE JIF meetings. Fund Attorney and the Fund Office recommended expansion of the review during closed session to include General Liability and Workers' Compensation claims of \$500,000 or more. This change will allow all large authority requests and/or final settlements to be reviewed by the board. The Board of Fund Commissioners accepted the recommendation; the Claims Review Committee Charter and Plan of Risk Management will be updated to memorialize this action at the October 23, 2026 JIF meeting.

**NJCE Settlement Procedures:** Submitted for information was the current claims settlement procedures on claims with settlements that exceed the Primary and NJCE limits with excess contribution/reimbursement. The procedures have been updated to reflect notification at the Commission level; the Board of Fund Commissioners accepted the revisions of the claim settlement procedures.

**Excess Pollution Liability Quote:** On July 30<sup>th</sup> Underwriting Manager presented a revised excess pollution liability quote for 17 member locations with 15-month policy term, which reflected a \$15m limit and \$5m retention to include Odor/Atmospheric Migration at a minimum premium of \$448,856.25. As of this meeting, four member entities have indicated interest in purchasing this coverage. Since the quotes are subject to a minimum premium, the Underwriting Manager will re-market this coverage as part of the 2027 pollution liability renewal to improve pricing, coverage, terms and conditions. The Board of Fund Commissioners agreed with this recommendation.

## **Professional Services:**

**Claims Resolution Corporation (CRC):** The Fund's contract with CRC for Claims Administration of WC & Managed Care services expires on September 25, 2026. A request for proposal (RFP) was issued on Friday July 17, 2026 with a deadline to submit responses by August 11, 2026; three (3) responses were received in response to this RFP. On August 24, 2026, Fund Attorney, QPA, Treasurer and Executive Director staff met to conduct a preliminary review of the responses. It was determined that the scope and fees section of the RFP did not clarify pricing and as such, the NJCE is unable to determine the exact costs by the respondents.

Recommendation is to revise the RFP sections, reissue the RFP following this meeting and award a contract for services with a January 1, 2027 effective date. In addition, CRC was contacted to consider extending the current agreement, at the same terms and conditions, to the end of December, pending re-procurement of services, and agreed to do so. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution extending the current agreement with CRC to provide claims administration services with the same terms and conditions until December 31, 2026.

**The Chertoff Group:** The Fund's contract with the Chertoff Group for Cyber Support Program Services expired June 2026. The NJCE Cyber Liability carriers view the Fund's collaboration with the Chertoff Group and services provided as extremely beneficial. Underwriting Manager worked with the Chertoff Group to review member concerns, industry updates, etc. to submit a proposal with updated projects and initiatives. A noted addition in the proposal was Operational Technology (OT) Framework, which are the points of a network that control actual equipment often found in water utility systems. Submitted was a copy of Chertoff's proposal with updated projects at an annual fee not to exceed \$40,000. The Board of Fund Commissioners moved a motion to approve these services subject to pay to play documentation.

**Lobbyist:** In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent the Fund in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. On August 5<sup>th</sup>, the Ad Hoc Committee – Commissioners Bueno, Kessler and Shea and Fund Attorney - met to draft the scope of services for consideration. The final draft was submitted to the Fund Attorney for review and contract award services are targeted for a January 1, 2027 start date.

**Conflict Attorney:** At the June 26<sup>th</sup> fund meeting, Fund Office and Fund Attorney recommended the procurement of a conflict attorney to opine on a potential conflict or appearance of a conflict with the plaintiff attorney firm for an active Atlantic County Utility Authority (ACUA) environmental claim.

ACUA recommended the firm Porzio Bromberg and Newman to be contingent on use of a retired judge with relevant conflict attorney experience. In addition, Conner Strong and Buckelew recommended the following firms for consideration by the Board:

- Bressler, Amery & Ross [Legal Ethics and Compliance: Bressler, Amery & Ross, P.C.](#)
- Malamut Law [Dominic Rota | Malamut Law](#)
- Einhorn Barbarito [Ethics & Professional Liability Defense - Einhorn Barbarito](#)

Recommendation is the Fund Office will contact Porzio Bromberg and Newman to consider and provide a quote for this engagement. The Board of Fund Commissioners agreed with the recommendation.

**Other Professional Services:** Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2026. The Fund Office in conjunction with Fund Attorney and QPA will start the procurement process in October.

**Property Risk Engineering:** In June, Underwriting Manager submitted two property risk engineering proposals from Chubb and Zurich given the Fund's uptick in property losses during the 1<sup>st</sup> quarter of 2026. The Board agreed to implement the program over a multi-year period. Initially, each member's largest location was identified in Origami by Underwriting to obtain a quote. In June, the Board also recommended each member identify three (3) of their preferred locations for inspection. A status report of the identified locations will be submitted for the October agenda.

#### **NJCE Committees:**

**Finance Sub Committee:** A meeting of the Finance Sub Committee has been scheduled for October 16, 2026 at 9:30AM to discuss the 2027 preliminary budget.

**NJCE Safety Committee:** The Safety Committee met on Monday September 14, 2026; submitted for information were the minutes of the meeting. The next meeting is scheduled for Monday, December 14<sup>th</sup> at 10am via Zoom.

**Cyber Claims:** At the June 26<sup>th</sup> meeting, the Board of Fund Commissioners agreed with the Finance Sub Committee's recommendation that the Fund Office and Underwriting Manager pursue a Master Service agreement with its Breach Counsel. The Master Service Agreement will help avoid challenges faced by members when complying with local public contract laws and/or organizing their governing body quickly enough to engage cyber legal counsel and forensic vendors. A draft agreement will be submitted for the October agenda for the Board's review and consideration.

**Tracking Reports:** Submitted for information was the Financial Fast Track as of June 30, 2026 reflecting a statutory surplus of \$18.1 million. The reports reflects the consolidation of 2010 to 2019 Fund Years creating the Legacy and Closed Years accounts. Also submitted was the Expected Loss Ratio as of June 30, 2026.

**Regulatory Compliance Checklist as of 9/16/2026:** Submitted for information was a checklist that tracks contracts, compliance, and other Fund business.

**Membership Renewal:** The Counties of Atlantic, Burlington and Cumberland are set to renew their three-year membership with the Fund as of January 1, 2027; the Fund Office has received all renewal resolutions and/or agreements from these members and a will submit the necessary filing with the state agencies.

**2027 Budget & Renewal Timeline:** Submitted for information was the annual timeline for the NJCE renewal process with specific target dates.

**Underwriting Data Collection:** The 2027 renewal process began on July 27<sup>th</sup> with a deadline to complete by September 4<sup>th</sup>. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

**December 31, 2025 Audit:** The 2025 Audit Report, Actuarial Certification & Statement of Actuarial Opinion was filed with the Department of Community Affairs. The Synopsis of Audit has been posted to the fund's website in the *Public Notice/State Required Postings* section.

**2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 110th annual conference is scheduled for November 17<sup>th</sup> through November 19<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18<sup>th</sup>. This year's program will be "Local Government Risk Management" and more information will be provided at the next meeting.

**2027 Best Practices Workshop Webinar:** Feedback on the last session held in 2025 was positive and the Fund plans to host another workshop virtually in the fall of 2027.

### **Underwriting Manager Report**

Memorandum distributed highlighting the anticipated changes for the 2027 renewals by line of coverage. Underwriting Manager will be hosting a 2027 pre-renewal webinar on Tuesday September 22, 2026 at 10:00AM to cover the current state of the market and anticipated program changes.

In addition, Underwriting Manager reported a favorable meeting with Safety National, the NJCE's excess workers' compensation and excess liability carrier. Safety National had a favorable view of the Fund's collaborative efforts in its management of claims and risk control efforts.

### **Risk Control Report**

Safety Director submitted a report noting the Risk Control Activities from June to September 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo. Report noted the NJCE Leadership Academy, a program whose goal is to enhance leadership skills, has partnered with Echelon Front to provide foundational principles of leadership; a training announcement and registration on the program will be issued to members in the coming week.

In addition, the 2026 Safety Grant program has contributions from Safety National, Munich RE, Old Republic and METIS, in the amounts of \$100,000, \$17,000, \$6,000 and \$7,500 respectively, for a total grant amount of \$130,500. Safety Director and the safety grant committee will review the submissions and provide a report at the October meeting.

### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of August 2026.

**Executive Session:** The Board of Fund Commissioners held Executive Session to review all claims of \$500,000 or more. In Open Session, the Board of Fund Commissioners agreed on the strategy outlined for BCIC claim #2025354527.

**Next Meeting:** The next regularly scheduled meeting is October 23, 2026 at 1:30pm via Zoom.

| ATLANTIC COUNTY INSURANCE COMMISSION |                                   |            |              |                |              |
|--------------------------------------|-----------------------------------|------------|--------------|----------------|--------------|
| FINANCIAL FAST TRACK REPORT          |                                   |            |              |                |              |
|                                      |                                   | AS OF      | May 31, 2026 |                |              |
| ALL YEARS COMBINED                   |                                   |            |              |                |              |
|                                      |                                   | THIS MONTH | YTD CHANGE   | PRIOR YEAR END | FUND BALANCE |
| 1.                                   | UNDERWRITING INCOME               | 979,065    | 4,895,323    | 95,897,235     | 100,792,558  |
| 2.                                   | CLAIM EXPENSES                    |            |              |                |              |
|                                      | Paid Claims                       | 681,795    | 1,609,589    | 48,501,511     | 50,111,101   |
|                                      | Case Reserves                     | (203,540)  | 1,705,286    | 14,929,554     | 16,634,840   |
|                                      | IBNR                              | 181,422    | 754,986      | 6,787,629      | 7,542,615    |
|                                      | Excess Insurance Recoverable      | 0          | 0            | 0              | 0            |
|                                      | Discounted Claim Value            | (45,121)   | (270,358)    | (1,855,179)    | (2,125,537)  |
|                                      | TOTAL CLAIMS                      | 614,555    | 3,799,504    | 68,363,515     | 72,163,019   |
| 3.                                   | EXPENSES                          |            |              |                |              |
|                                      | Excess Premiums                   | 305,972    | 1,529,860    | 26,346,756     | 27,876,616   |
|                                      | Administrative                    | (54,731)   | 303,750      | 9,237,292      | 9,541,042    |
|                                      | TOTAL EXPENSES                    | 251,241    | 1,833,611    | 35,584,048     | 37,417,659   |
| 4.                                   | UNDERWRITING PROFIT (1-2-3)       | 113,269    | (737,792)    | (8,050,327)    | (8,788,119)  |
| 5.                                   | INVESTMENT INCOME                 | 17,228     | 96,571       | 1,264,304      | 1,360,875    |
| 6.                                   | PROFIT (4 + 5)                    | 130,497    | (641,221)    | (6,786,023)    | (7,427,244)  |
| 7.                                   | CEL APPROPRIATION CANCELLATION    | 0          | 0            | 0              | 0            |
| 8.                                   | DIVIDEND INCOME                   | 0          | 0            | 123,433        | 123,433      |
| 9.                                   | DIVIDEND EXPENSE                  | 0          | 0            | (123,433)      | (123,433)    |
| 10.                                  | SURPLUS TRANSFER                  | 0          | 0            | 0              | 0            |
| 11.                                  | INVESTMENT IN JOINT VENTURE       | 0          | 0            | 1,240,279      | 1,240,279    |
| 12.                                  | SURPLUS (6 + 7 + 8 - 9 + 10 + 11) | 130,497    | (641,221)    | (5,545,744)    | (6,186,965)  |
| SURPLUS (DEFICITS) BY FUND YEAR      |                                   |            |              |                |              |
|                                      | 2015                              | 458        | 237          | (1,631,240)    | (1,631,003)  |
|                                      | 2016                              | 514        | 13,997       | (315,547)      | (301,550)    |
|                                      | 2017                              | 592        | (2,610)      | 358,737        | 356,127      |
|                                      | 2018                              | 875        | 7,272        | (151,043)      | (143,770)    |
|                                      | 2019                              | 1,663      | (29,720)     | 760,659        | 730,939      |
|                                      | 2020                              | 1,361      | 36,800       | 337,375        | 374,175      |
|                                      | 2021                              | 637        | (30,998)     | (1,727,105)    | (1,758,103)  |
|                                      | 2022                              | 363        | (168,718)    | (2,916,315)    | (3,085,033)  |
|                                      | 2023                              | 1,169      | (122,687)    | (1,900,862)    | (2,023,549)  |
|                                      | 2024                              | 4,894      | 45,601       | 828,352        | 873,954      |
|                                      | 2025                              | 4,096      | (560,587)    | 811,237        | 250,650      |
|                                      | 2026                              | 113,875    | 170,193      |                | 170,193      |
| TOTAL SURPLUS (DEFICITS)             |                                   | 130,497    | (641,221)    | (5,545,750)    | (6,186,971)  |
| TOTAL CASH                           |                                   |            |              |                | 7,316,675    |

| CLAIM ANALYSIS BY FUND YEAR  |            |                 |                  |                  |
|------------------------------|------------|-----------------|------------------|------------------|
| <b>FUND YEAR 2015</b>        |            |                 |                  |                  |
| Paid Claims                  | 1,663      | 1,663           | 5,985,661        | 5,987,324        |
| Case Reserves                | (1,663)    | (1,663)         | 1,185,894        | 1,184,231        |
| IBNR                         | 0          | (205)           | 69,658           | 69,453           |
| Excess Insurance Recoverable | 0          | 0               | 0                | 0                |
| Discounted Claim Value       | 0          | 2,515           | (128,933)        | (126,418)        |
| <b>TOTAL FY 2015 CLAIMS</b>  | <b>0</b>   | <b>2,309</b>    | <b>7,112,279</b> | <b>7,114,589</b> |
| <b>FUND YEAR 2016</b>        |            |                 |                  |                  |
| Paid Claims                  | 8,754      | 50,567          | 5,338,549        | 5,389,116        |
| Case Reserves                | (8,754)    | (67,676)        | 653,007          | 585,330          |
| IBNR                         | 0          | (211)           | 85,780           | 85,569           |
| Excess Insurance Recoverable | 0          | 0               | 0                | 0                |
| Discounted Claim Value       | 0          | 6,352           | (72,144)         | (65,793)         |
| <b>TOTAL FY 2016 CLAIMS</b>  | <b>0</b>   | <b>(10,969)</b> | <b>6,005,191</b> | <b>5,994,222</b> |
| <b>FUND YEAR 2017</b>        |            |                 |                  |                  |
| Paid Claims                  | 4,236      | 15,085          | 5,224,205        | 5,239,291        |
| Case Reserves                | 730        | (5,083)         | 174,040          | 168,957          |
| IBNR                         | (4,965)    | (5,027)         | 145,329          | 140,302          |
| Excess Insurance Recoverable | 0          | 0               | 0                | 0                |
| Discounted Claim Value       | 0          | 929             | (32,071)         | (31,142)         |
| <b>TOTAL FY 2017 CLAIMS</b>  | <b>0</b>   | <b>5,905</b>    | <b>5,511,503</b> | <b>5,517,408</b> |
| <b>FUND YEAR 2018</b>        |            |                 |                  |                  |
| Paid Claims                  | 5,183      | 37,271          | 4,847,420        | 4,884,691        |
| Case Reserves                | 82,335     | 81,379          | 776,922          | 858,301          |
| IBNR                         | (87,518)   | (126,092)       | 163,603          | 37,510           |
| Excess Insurance Recoverable | 0          | 0               | 0                | 0                |
| Discounted Claim Value       | 0          | 5,166           | (72,629)         | (67,463)         |
| <b>TOTAL FY 2018 CLAIMS</b>  | <b>0</b>   | <b>(2,276)</b>  | <b>5,715,316</b> | <b>5,713,040</b> |
| <b>FUND YEAR 2019</b>        |            |                 |                  |                  |
| Paid Claims                  | 8,835      | 76,631          | 3,814,623        | 3,891,254        |
| Case Reserves                | (21,883)   | (72,606)        | 756,395          | 683,789          |
| IBNR                         | 13,048     | 40,089          | 201,134          | 241,224          |
| Excess Insurance Recoverable | 0          | 0               | 0                | 0                |
| Discounted Claim Value       | 0          | (4,797)         | (65,600)         | (70,397)         |
| <b>TOTAL FY 2019 CLAIMS</b>  | <b>(0)</b> | <b>39,317</b>   | <b>4,706,552</b> | <b>4,745,870</b> |
| <b>FUND YEAR 2020</b>        |            |                 |                  |                  |
| Paid Claims                  | 27,153     | 110,817         | 4,331,798        | 4,442,615        |
| Case Reserves                | 58,705     | 227,596         | 618,302          | 845,898          |
| IBNR                         | (85,858)   | (374,271)       | 244,307          | (129,963)        |
| Excess Insurance Recoverable | 0          | 0               | 0                | 0                |
| Discounted Claim Value       | 0          | 6,872           | (75,932)         | (69,060)         |
| <b>TOTAL FY 2020 CLAIMS</b>  | <b>0</b>   | <b>(28,986)</b> | <b>5,118,476</b> | <b>5,089,490</b> |
| <b>FUND YEAR 2021</b>        |            |                 |                  |                  |
| Paid Claims                  | 15,437     | 67,948          | 5,572,094        | 5,640,042        |
| Case Reserves                | (19,290)   | (90,211)        | 1,156,616        | 1,066,406        |
| IBNR                         | 3,853      | 56,181          | 368,171          | 424,352          |
| Excess Insurance Recoverable | 0          | 0               | 0                | 0                |
| Discounted Claim Value       | 0          | 636             | (141,673)        | (141,037)        |
| <b>TOTAL FY 2021 CLAIMS</b>  | <b>0</b>   | <b>34,554</b>   | <b>6,955,209</b> | <b>6,989,763</b> |

|                              |                |                  |                   |                   |
|------------------------------|----------------|------------------|-------------------|-------------------|
| <b>FUND YEAR 2022</b>        |                |                  |                   |                   |
| Paid Claims                  | 39,102         | 66,840           | 5,295,271         | 5,362,111         |
| Case Reserves                | (47,871)       | 78,926           | 2,708,413         | 2,787,339         |
| IBNR                         | 8,768          | 40,959           | 416,727           | 457,687           |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | (15,963)         | (244,329)         | (260,292)         |
| <b>TOTAL FY 2022 CLAIMS</b>  | <b>0</b>       | <b>170,761</b>   | <b>8,176,082</b>  | <b>8,346,843</b>  |
| <b>FUND YEAR 2023</b>        |                |                  |                   |                   |
| Paid Claims                  | 13,914         | 133,599          | 4,963,570         | 5,097,169         |
| Case Reserves                | (22,258)       | 31,727           | 2,029,987         | 2,061,714         |
| IBNR                         | 8,344          | (33,413)         | 446,162           | 412,750           |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | (2,204)          | (210,776)         | (212,980)         |
| <b>TOTAL FY 2023 CLAIMS</b>  | <b>0</b>       | <b>129,710</b>   | <b>7,228,943</b>  | <b>7,358,653</b>  |
| <b>FUND YEAR 2024</b>        |                |                  |                   |                   |
| Paid Claims                  | 124,099        | 291,756          | 1,842,168         | 2,133,924         |
| Case Reserves                | (107,117)      | (212,285)        | 2,233,561         | 2,021,276         |
| IBNR                         | (16,982)       | (105,899)        | 1,641,829         | 1,535,930         |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 8,557            | (319,939)         | (311,382)         |
| <b>TOTAL FY 2024 CLAIMS</b>  | <b>0</b>       | <b>(17,871)</b>  | <b>5,397,620</b>  | <b>5,379,749</b>  |
| <b>FUND YEAR 2025</b>        |                |                  |                   |                   |
| Paid Claims                  | 320,290        | 563,408          | 1,286,151         | 1,849,559         |
| Case Reserves                | (323,371)      | 1,077,717        | 2,636,416         | 3,714,133         |
| IBNR                         | 3,081          | (1,021,207)      | 3,004,928         | 1,983,721         |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | (35,576)         | (491,154)         | (526,730)         |
| <b>TOTAL FY 2025 CLAIMS</b>  | <b>(0)</b>     | <b>584,341</b>   | <b>6,436,342</b>  | <b>7,020,683</b>  |
| <b>FUND YEAR 2026</b>        |                |                  |                   |                   |
| Paid Claims                  | 113,129        | 194,005          |                   | 194,005           |
| Case Reserves                | 206,896        | 657,465          |                   | 657,465           |
| IBNR                         | 339,650        | 2,284,082        |                   | 2,284,082         |
| Excess Insurance Recoverable | 0              | 0                |                   | 0                 |
| Discounted Claim Value       | (45,121)       | (242,844)        |                   | (242,844)         |
| <b>TOTAL FY 2026 CLAIMS</b>  | <b>614,555</b> | <b>2,892,709</b> | <b>0</b>          | <b>2,892,709</b>  |
| <b>COMBINED TOTAL CLAIMS</b> | <b>614,555</b> | <b>3,799,504</b> | <b>68,363,515</b> | <b>72,163,019</b> |

| ATLANTIC COUNTY INSURANCE COMMISSION |                                   |            |               |                |              |
|--------------------------------------|-----------------------------------|------------|---------------|----------------|--------------|
| FINANCIAL FAST TRACK REPORT          |                                   |            |               |                |              |
|                                      |                                   | AS OF      | June 30, 2026 |                |              |
| ALL YEARS COMBINED                   |                                   |            |               |                |              |
|                                      |                                   | THIS MONTH | YTD CHANGE    | PRIOR YEAR END | FUND BALANCE |
| 1.                                   | UNDERWRITING INCOME               | 979,065    | 5,874,387     | 95,897,235     | 101,771,622  |
| 2.                                   | CLAIM EXPENSES                    |            |               |                |              |
|                                      | Paid Claims                       | 668,849    | 2,278,438     | 48,501,511     | 50,779,949   |
|                                      | Case Reserves                     | (339,562)  | 1,365,725     | 14,929,554     | 16,295,278   |
|                                      | IBNR                              | 385,429    | 1,140,415     | 6,787,629      | 7,928,044    |
|                                      | Excess Insurance Recoverable      | 0          | 0             | 0              | 0            |
|                                      | Discounted Claim Value            | 51,439     | (218,919)     | (1,855,179)    | (2,074,098)  |
|                                      | TOTAL CLAIMS                      | 766,155    | 4,565,659     | 68,363,515     | 72,929,173   |
| 3.                                   | EXPENSES                          |            |               |                |              |
|                                      | Excess Premiums                   | 305,972    | 1,835,832     | 26,346,756     | 28,182,588   |
|                                      | Administrative                    | 60,667     | 364,418       | 9,237,292      | 9,601,709    |
|                                      | TOTAL EXPENSES                    | 366,639    | 2,200,250     | 35,584,048     | 37,784,298   |
| 4.                                   | UNDERWRITING PROFIT (1-2-3)       | (153,729)  | (891,521)     | (8,050,327)    | (8,941,849)  |
| 5.                                   | INVESTMENT INCOME                 | 24,040     | 120,611       | 1,264,304      | 1,384,915    |
| 6.                                   | PROFIT (4 + 5)                    | (129,690)  | (770,911)     | (6,786,023)    | (7,556,934)  |
| 7.                                   | CEL APPROPRIATION CANCELLATION    | 0          | 0             | 0              | 0            |
| 8.                                   | DIVIDEND INCOME                   | 0          | 0             | 123,433        | 123,433      |
| 9.                                   | DIVIDEND EXPENSE                  | 0          | 0             | (123,433)      | (123,433)    |
| 10.                                  | SURPLUS TRANSFER                  | 0          | 0             | 0              | 0            |
| 11.                                  | INVESTMENT IN JOINT VENTURE       | 0          | 0             | 1,240,279      | 1,240,279    |
| 12.                                  | SURPLUS (6 + 7 + 8 - 9 + 10 + 11) | (129,690)  | (770,911)     | (5,545,744)    | (6,316,655)  |
| SURPLUS (DEFICITS) BY FUND YEAR      |                                   |            |               |                |              |
|                                      | 2015                              | 6,941      | 7,177         | (1,631,240)    | (1,624,063)  |
|                                      | 2016                              | (17,386)   | (3,389)       | (315,547)      | (318,936)    |
|                                      | 2017                              | 6,177      | 3,566         | 358,737        | 362,304      |
|                                      | 2018                              | (136,650)  | (129,378)     | (151,043)      | (280,420)    |
|                                      | 2019                              | 10,692     | (19,029)      | 760,659        | 741,631      |
|                                      | 2020                              | (333,520)  | (296,720)     | 337,375        | 40,655       |
|                                      | 2021                              | 59,685     | 28,687        | (1,727,105)    | (1,698,418)  |
|                                      | 2022                              | 199,060    | 30,342        | (2,916,315)    | (2,885,973)  |
|                                      | 2023                              | (49,498)   | (172,185)     | (1,900,862)    | (2,073,047)  |
|                                      | 2024                              | 23,128     | 68,729        | 828,352        | 897,082      |
|                                      | 2025                              | (15,571)   | (576,158)     | 811,237        | 235,079      |
|                                      | 2026                              | 117,252    | 287,445       |                | 287,445      |
| TOTAL SURPLUS (DEFICITS)             |                                   | (129,690)  | (770,911)     | (5,545,750)    | (6,316,661)  |
| TOTAL CASH                           |                                   |            |               |                | 16,472,217   |

| CLAIM ANALYSIS BY FUND YEAR  |                |                |                  |                  |
|------------------------------|----------------|----------------|------------------|------------------|
| <b>FUND YEAR 2015</b>        |                |                |                  |                  |
| Paid Claims                  | 0              | 1,663          | 5,985,661        | 5,987,324        |
| Case Reserves                | 0              | (1,663)        | 1,185,894        | 1,184,231        |
| IBNR                         | (6,438)        | (6,643)        | 69,658           | 63,015           |
| Excess Insurance Recoverable | 0              | 0              | 0                | 0                |
| Discounted Claim Value       | 165            | 2,679          | (128,933)        | (126,254)        |
| <b>TOTAL FY 2015 CLAIMS</b>  | <b>(6,273)</b> | <b>(3,964)</b> | <b>7,112,279</b> | <b>7,108,315</b> |
| <b>FUND YEAR 2016</b>        |                |                |                  |                  |
| Paid Claims                  | 5,348          | 55,916         | 5,338,549        | 5,394,464        |
| Case Reserves                | 24,170         | (43,506)       | 653,007          | 609,501          |
| IBNR                         | (10,262)       | (10,474)       | 85,780           | 75,306           |
| Excess Insurance Recoverable | 0              | 0              | 0                | 0                |
| Discounted Claim Value       | (1,136)        | 5,216          | (72,144)         | (66,929)         |
| <b>TOTAL FY 2016 CLAIMS</b>  | <b>18,120</b>  | <b>7,152</b>   | <b>6,005,191</b> | <b>6,012,343</b> |
| <b>FUND YEAR 2017</b>        |                |                |                  |                  |
| Paid Claims                  | 3,826          | 18,911         | 5,224,205        | 5,243,116        |
| Case Reserves                | (5,423)        | (10,506)       | 174,040          | 163,534          |
| IBNR                         | (5,632)        | (10,659)       | 145,329          | 134,670          |
| Excess Insurance Recoverable | 0              | 0              | 0                | 0                |
| Discounted Claim Value       | 1,916          | 2,845          | (32,071)         | (29,226)         |
| <b>TOTAL FY 2017 CLAIMS</b>  | <b>(5,313)</b> | <b>591</b>     | <b>5,511,503</b> | <b>5,512,094</b> |
| <b>FUND YEAR 2018</b>        |                |                |                  |                  |
| Paid Claims                  | 8,047          | 45,318         | 4,847,420        | 4,892,738        |
| Case Reserves                | 38,177         | 119,556        | 776,922          | 896,478          |
| IBNR                         | 99,510         | (26,583)       | 163,603          | 137,020          |
| Excess Insurance Recoverable | 0              | 0              | 0                | 0                |
| Discounted Claim Value       | (7,816)        | (2,650)        | (72,629)         | (75,279)         |
| <b>TOTAL FY 2018 CLAIMS</b>  | <b>137,917</b> | <b>135,641</b> | <b>5,715,316</b> | <b>5,850,957</b> |
| <b>FUND YEAR 2019</b>        |                |                |                  |                  |
| Paid Claims                  | 3,713          | 80,344         | 3,814,623        | 3,894,966        |
| Case Reserves                | 6,160          | (66,447)       | 756,395          | 689,948          |
| IBNR                         | (25,739)       | 14,350         | 201,134          | 215,485          |
| Excess Insurance Recoverable | 0              | 0              | 0                | 0                |
| Discounted Claim Value       | 7,583          | 2,786          | (65,600)         | (62,813)         |
| <b>TOTAL FY 2019 CLAIMS</b>  | <b>(8,283)</b> | <b>31,034</b>  | <b>4,706,552</b> | <b>4,737,586</b> |
| <b>FUND YEAR 2020</b>        |                |                |                  |                  |
| Paid Claims                  | 20,810         | 131,626        | 4,331,798        | 4,463,425        |
| Case Reserves                | (26,925)       | 200,671        | 618,302          | 818,973          |
| IBNR                         | 372,231        | (2,040)        | 244,307          | 242,267          |
| Excess Insurance Recoverable | 0              | 0              | 0                | 0                |
| Discounted Claim Value       | (30,658)       | (23,785)       | (75,932)         | (99,717)         |
| <b>TOTAL FY 2020 CLAIMS</b>  | <b>335,458</b> | <b>306,472</b> | <b>5,118,476</b> | <b>5,424,948</b> |

|                              |                  |                  |                   |                   |
|------------------------------|------------------|------------------|-------------------|-------------------|
| <b>FUND YEAR 2021</b>        |                  |                  |                   |                   |
| Paid Claims                  | 22,029           | 89,976           | 5,572,094         | 5,662,071         |
| Case Reserves                | (13,517)         | (103,727)        | 1,156,616         | 1,052,889         |
| IBNR                         | (78,048)         | (21,867)         | 368,171           | 346,304           |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 10,780           | 11,416           | (141,673)         | (130,258)         |
| <b>TOTAL FY 2021 CLAIMS</b>  | <b>(58,756)</b>  | <b>(24,202)</b>  | <b>6,955,209</b>  | <b>6,931,006</b>  |
| <b>FUND YEAR 2022</b>        |                  |                  |                   |                   |
| Paid Claims                  | 249,461          | 316,301          | 5,295,271         | 5,611,572         |
| Case Reserves                | (431,584)        | (352,658)        | 2,708,413         | 2,355,755         |
| IBNR                         | (61,081)         | (20,122)         | 416,727           | 396,606           |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 44,671           | 28,708           | (244,329)         | (215,621)         |
| <b>TOTAL FY 2022 CLAIMS</b>  | <b>(198,532)</b> | <b>(27,771)</b>  | <b>8,176,082</b>  | <b>8,148,311</b>  |
| <b>FUND YEAR 2023</b>        |                  |                  |                   |                   |
| Paid Claims                  | 18,608           | 152,207          | 4,963,570         | 5,115,776         |
| Case Reserves                | 59,134           | 90,861           | 2,029,987         | 2,120,848         |
| IBNR                         | (34,785)         | (68,198)         | 446,162           | 377,964           |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 8,223            | 6,019            | (210,776)         | (204,757)         |
| <b>TOTAL FY 2023 CLAIMS</b>  | <b>51,178</b>    | <b>180,888</b>   | <b>7,228,943</b>  | <b>7,409,831</b>  |
| <b>FUND YEAR 2024</b>        |                  |                  |                   |                   |
| Paid Claims                  | 121,384          | 413,140          | 1,842,168         | 2,255,308         |
| Case Reserves                | (103,051)        | (315,336)        | 2,233,561         | 1,918,225         |
| IBNR                         | (56,889)         | (162,788)        | 1,641,829         | 1,479,041         |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 22,354           | 30,910           | (319,939)         | (289,028)         |
| <b>TOTAL FY 2024 CLAIMS</b>  | <b>(16,203)</b>  | <b>(34,074)</b>  | <b>5,397,620</b>  | <b>5,363,546</b>  |
| <b>FUND YEAR 2025</b>        |                  |                  |                   |                   |
| Paid Claims                  | 141,225          | 704,633          | 1,286,151         | 1,990,784         |
| Case Reserves                | (35,139)         | 1,042,579        | 2,636,416         | 3,678,995         |
| IBNR                         | (138,039)        | (1,159,246)      | 3,004,928         | 1,845,682         |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 53,102           | 17,526           | (491,154)         | (473,628)         |
| <b>TOTAL FY 2025 CLAIMS</b>  | <b>21,150</b>    | <b>605,491</b>   | <b>6,436,342</b>  | <b>7,041,833</b>  |
| <b>FUND YEAR 2026</b>        |                  |                  |                   |                   |
| Paid Claims                  | 74,399           | 268,404          |                   | 268,404           |
| Case Reserves                | 148,435          | 805,901          |                   | 805,901           |
| IBNR                         | 330,602          | 2,614,684        |                   | 2,614,684         |
| Excess Insurance Recoverable | 0                | 0                |                   | 0                 |
| Discounted Claim Value       | (57,745)         | (300,589)        |                   | (300,589)         |
| <b>TOTAL FY 2026 CLAIMS</b>  | <b>495,692</b>   | <b>3,388,401</b> | <b>0</b>          | <b>3,388,401</b>  |
| <b>COMBINED TOTAL CLAIMS</b> | <b>766,155</b>   | <b>4,565,659</b> | <b>68,363,515</b> | <b>72,929,173</b> |

| NEW JERSEY COUNTIES EXCESS JIF  |                             |                        |               |             |             |             |
|---------------------------------|-----------------------------|------------------------|---------------|-------------|-------------|-------------|
| FINANCIAL FAST TRACK REPORT     |                             |                        |               |             |             |             |
|                                 |                             | AS OF                  | June 30, 2026 |             |             |             |
| ALL YEARS COMBINED              |                             |                        |               |             |             |             |
|                                 |                             |                        | THIS          | YTD         | PRIOR       | FUND        |
|                                 |                             |                        | MONTH         | CHANGE      | YEAR END    | BALANCE     |
| 1.                              | UNDERWRITING INCOME         |                        | 3,668,064     | 22,008,385  | 369,829,068 | 391,837,453 |
| 2.                              | CLAIM EXPENSES              |                        |               |             |             |             |
|                                 |                             | Paid Claims            | 218,361       | 4,323,787   | 29,596,460  | 38,385,614  |
|                                 |                             | Case Reserves          | 3,159,242     | 2,885,330   | 12,305,536  | 11,102,480  |
|                                 |                             | IBNR                   | (2,533,217)   | 276,626     | 19,408,209  | 19,307,855  |
|                                 |                             | Discounted Claim Value | 382,257       | (166,569)   | (4,230,960) | (4,397,529) |
|                                 |                             | Excess Recoveries      | 0             | (103,700)   | (168,819)   | (272,519)   |
|                                 | TOTAL CLAIMS                |                        | 1,226,643     | 7,215,475   | 56,910,426  | 64,125,901  |
| 3.                              | EXPENSES                    |                        |               |             |             |             |
|                                 |                             | Excess Premiums        | 2,440,042     | 14,644,229  | 265,514,382 | 280,158,611 |
|                                 |                             | Administrative         | 235,373       | 1,408,494   | 25,830,190  | 27,238,684  |
|                                 | TOTAL EXPENSES              |                        | 2,675,415     | 16,052,723  | 291,344,572 | 307,397,295 |
| 4.                              | UNDERWRITING PROFIT (1-2-3) |                        | (233,994)     | (1,259,812) | 21,574,070  | 20,314,257  |
| 5.                              | INVESTMENT INCOME           |                        | 85,358        | 507,320     | 4,500,045   | 5,007,365   |
| 6.                              | PROFIT (4+5)                |                        | (148,636)     | (752,493)   | 26,074,115  | 25,321,622  |
| 7.                              | Dividend                    |                        | 0             | 0           | (7,207,551) | (7,207,551) |
| 8.                              | SURPLUS (6-7)               |                        | (148,636)     | (752,493)   | 18,866,564  | 18,114,071  |
| SURPLUS (DEFICITS) BY FUND YEAR |                             |                        |               |             |             |             |
|                                 |                             |                        |               |             |             |             |
|                                 |                             | Legacy                 | 111,958       | 653,971     | 0           | 653,971     |
|                                 |                             | Closed Years           | 17,139        | (302,199)   | 14,115,983  | 13,813,784  |
|                                 |                             | 2020                   | (93,347)      | 211,116     | 1,131,810   | 1,342,926   |
|                                 |                             | 2021                   | 54,742        | (172,465)   | (365,013)   | (537,478)   |
|                                 |                             | 2022                   | (1,137,143)   | (1,368,343) | 928,915     | (439,428)   |
|                                 |                             | 2023                   | (535,696)     | (162,847)   | (2,982,758) | (3,145,605) |
|                                 |                             | 2024                   | (140,453)     | 229,406     | 385,652     | 615,058     |
|                                 |                             | 2025                   | 228,014       | 313,147     | 5,651,976   | 5,965,123   |
|                                 |                             | 2026                   | 1,346,150     | (154,279)   |             | (154,279)   |
| TOTAL SURPLUS (DEFICITS)        |                             |                        | (148,636)     | (752,493)   | 18,866,564  | 18,114,071  |
| TOTAL CASH                      |                             |                        |               |             |             | 32,528,383  |

| CLAIM ANALYSIS BY FUND YEAR     |                  |                  |                   |                   |
|---------------------------------|------------------|------------------|-------------------|-------------------|
| <b>LEGACY</b>                   |                  |                  |                   |                   |
| Paid Claims                     | (89,690)         | 231,546          | 0                 | 231,546           |
| Case Reserves                   | (8,115)          | (399,654)        | 0                 | (399,654)         |
| IBNR                            | (31,633)         | (67,987)         | 0                 | (67,987)          |
| Discounted Claim Value          | 23,909           | (401,963)        | 0                 | (401,963)         |
| Excess Recoveries               | 0                | 0                | 0                 | 0                 |
| <b>TOTAL LEGACY CLAIMS</b>      | <b>(105,529)</b> | <b>(638,058)</b> | <b>0</b>          | <b>(638,058)</b>  |
| <b>CLOSED YEARS</b>             |                  |                  |                   |                   |
| Paid Claims                     | 0                | 444,143          | 17,766,574        | 18,210,717        |
| <b>TOTAL CLOSED YEAR CLAIMS</b> | <b>0</b>         | <b>444,143</b>   | <b>17,766,574</b> | <b>18,210,717</b> |
| <b>FUND YEAR 2020</b>           |                  |                  |                   |                   |
| Paid Claims                     | 92,118           | 196,056          | 2,059,147         | 2,255,203         |
| Case Reserves                   | (84,759)         | (70,950)         | 952,692           | 881,742           |
| IBNR                            | 77,185           | (246,644)        | 604,550           | 357,906           |
| Discounted Claim Value          | 13,924           | 46,988           | (193,474)         | (146,485)         |
| Excess Recoveries               | 0                | (103,700)        | (168,819)         | (272,519)         |
| <b>TOTAL FY 2020 CLAIMS</b>     | <b>98,467</b>    | <b>(178,249)</b> | <b>3,254,096</b>  | <b>3,075,847</b>  |
| <b>FUND YEAR 2021</b>           |                  |                  |                   |                   |
| Paid Claims                     | 213,571          | 242,587          | 3,403,434         | 3,646,022         |
| Case Reserves                   | (297,279)        | 286,130          | 1,880,569         | 2,166,700         |
| IBNR                            | (16,082)         | (344,617)        | 1,035,311         | 690,694           |
| Discounted Claim Value          | 53,481           | 25,615           | (375,778)         | (350,163)         |
| <b>TOTAL FY 2021 CLAIMS</b>     | <b>(46,309)</b>  | <b>209,716</b>   | <b>5,943,537</b>  | <b>6,153,252</b>  |
| <b>FUND YEAR 2022</b>           |                  |                  |                   |                   |
| Paid Claims                     | 1,020            | 2,399,065        | 2,273,066         | 4,672,131         |
| Case Reserves                   | 645,945          | (588,610)        | 1,716,601         | 1,127,990         |
| IBNR                            | 400,252          | (522,093)        | 1,784,444         | 1,262,352         |
| Discounted Claim Value          | 94,482           | 114,298          | (379,863)         | (265,565)         |
| <b>TOTAL FY 2022 CLAIMS</b>     | <b>1,141,699</b> | <b>1,402,661</b> | <b>5,394,248</b>  | <b>6,796,909</b>  |
| <b>FUND YEAR 2023</b>           |                  |                  |                   |                   |
| Paid Claims                     | 1,342            | 218,210          | 5,375,202         | 5,593,413         |
| Case Reserves                   | 998,553          | 1,040,778        | 694,406           | 1,735,184         |
| IBNR                            | (474,106)        | (1,113,942)      | 4,501,726         | 3,387,785         |
| Discounted Claim Value          | 18,793           | 71,776           | (694,458)         | (622,682)         |
| <b>TOTAL FY 2023 CLAIMS</b>     | <b>544,582</b>   | <b>216,822</b>   | <b>9,876,877</b>  | <b>10,093,699</b> |
| <b>FUND YEAR 2024</b>           |                  |                  |                   |                   |
| Paid Claims                     | 0                | 157,853          | 2,203,383         | 2,361,236         |
| Case Reserves                   | (5,098)          | 73,974           | 2,414,779         | 2,488,753         |
| IBNR                            | 103,671          | (541,388)        | 4,710,250         | 4,168,861         |
| Discounted Claim Value          | 51,610           | 138,334          | (982,534)         | (844,201)         |
| <b>TOTAL FY 2024 CLAIMS</b>     | <b>150,183</b>   | <b>(171,228)</b> | <b>8,345,877</b>  | <b>8,174,650</b>  |
| <b>FUND YEAR 2025</b>           |                  |                  |                   |                   |
| Paid Claims                     | 0                | 126,002          | 536,878           | 662,879           |
| Case Reserves                   | (5,009)          | (181,355)        | 558,103           | 376,748           |
| IBNR                            | (250,099)        | (232,346)        | 6,394,948         | 6,162,602         |
| Discounted Claim Value          | 43,629           | 74,197           | (1,160,711)       | (1,086,514)       |
| <b>TOTAL FY 2025 CLAIMS</b>     | <b>(211,478)</b> | <b>(213,502)</b> | <b>6,329,218</b>  | <b>6,115,716</b>  |
| <b>FUND YEAR 2026</b>           |                  |                  |                   |                   |
| Paid Claims                     | 0                | 752,468          |                   | 752,468           |
| Case Reserves                   | 1,915,005        | 2,725,018        |                   | 2,725,018         |
| IBNR                            | (2,342,407)      | 3,345,642        |                   | 3,345,642         |
| Discounted Claim Value          | 82,428           | (679,958)        |                   | (679,958)         |
| <b>TOTAL FY 2026 CLAIMS</b>     | <b>(344,973)</b> | <b>6,143,170</b> | <b>0</b>          | <b>6,143,170</b>  |
| <b>COMBINED TOTAL CLAIMS</b>    | <b>1,226,643</b> | <b>7,215,475</b> | <b>56,910,426</b> | <b>64,125,901</b> |

# Atlantic County Insurance Commission

## CLAIM ACTIVITY REPORT

July 31, 2026

| COVERAGE LINE - PROPERTY<br>CLAIM COUNT - OPEN CLAIMS          |             |             |             |             |             |             |             |             |             |             |             |             |              |
|----------------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | 0           | 0           | 0           | 0           | 0           | 0           | 1           | 1           | 5           | 1           | 16          | 57          | 81           |
| July-26                                                        | 0           | 0           | 0           | 0           | 0           | 0           | 1           | 2           | 5           | 1           | 14          | 50          | 73           |
| NET CHGE                                                       | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 1           | 0           | 0           | -2          | -7          | -8           |
| Limited Reserves                                               |             |             |             |             |             |             |             |             |             |             |             |             | \$3,542      |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$2         | \$1         | \$51        | \$0         | \$16,161    | \$240,764   | \$256,979    |
| July-26                                                        | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$2         | \$2,600     | \$51        | \$0         | \$18,145    | \$237,794   | \$258,592    |
| NET CHGE                                                       | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$2,599     | \$0         | \$0         | \$1,984     | (\$2,970)   | \$1,613      |
| Ltd Incurred                                                   | \$34,420    | \$342,419   | \$248,885   | \$62,964    | \$160,139   | \$535,711   | \$476,037   | \$515,618   | \$641,709   | \$228,994   | \$218,228   | \$275,626   | \$3,740,749  |
| COVERAGE LINE - GENERAL LIABILITY<br>CLAIM COUNT - OPEN CLAIMS |             |             |             |             |             |             |             |             |             |             |             |             |              |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | 0           | 2           | 0           | 2           | 4           | 2           | 6           | 4           | 9           | 13          | 31          | 21          | 94           |
| July-26                                                        | 0           | 2           | 0           | 2           | 4           | 2           | 6           | 4           | 7           | 15          | 33          | 25          | 100          |
| NET CHGE                                                       | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | -2          | 2           | 2           | 4           | 6            |
| Limited Reserves                                               |             |             |             |             |             |             |             |             |             |             |             |             | \$28,041     |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | \$0         | \$7,468     | \$0         | \$566,089   | \$456,039   | \$28,230    | \$7,493     | \$534,026   | \$180,115   | \$35,040    | \$553,074   | \$104,267   | \$2,471,841  |
| July-26                                                        | \$0         | \$7,468     | \$0         | \$566,089   | \$456,039   | \$28,230    | \$7,493     | \$534,026   | \$200,975   | \$140,120   | \$664,895   | \$198,770   | \$2,804,105  |
| NET CHGE                                                       | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$20,860    | \$105,080   | \$111,821   | \$94,503    | \$332,264    |
| Ltd Incurred                                                   | \$485,129   | \$475,254   | \$139,531   | \$1,166,175 | \$621,436   | \$263,945   | \$39,773    | \$873,547   | \$208,906   | \$145,763   | \$675,132   | \$202,212   | \$5,296,802  |
| COVERAGE LINE - AUTO LIABILITY<br>CLAIM COUNT - OPEN CLAIMS    |             |             |             |             |             |             |             |             |             |             |             |             |              |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 3           | 2           | 1           | 11          | 26          | 43           |
| July-26                                                        | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 3           | 2           | 1           | 7           | 17          | 30           |
| NET CHGE                                                       | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | 0           | -4          | -9          | -13          |
| Limited Reserves                                               |             |             |             |             |             |             |             |             |             |             |             |             | \$13,237     |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$124,530   | \$234,295   | \$26,100    | \$6,051     | \$6,384     | \$397,359    |
| July-26                                                        | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$124,530   | \$234,295   | \$26,100    | \$6,050     | \$6,125     | \$397,099    |
| NET CHGE                                                       | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | (\$1)       | (\$259)     | (\$260)      |
| Ltd Incurred                                                   | \$44,268    | \$68,659    | \$37,043    | \$57,941    | \$40,015    | \$40,094    | \$210,270   | \$235,841   | \$311,128   | \$46,683    | \$45,366    | \$21,083    | \$1,158,390  |
| COVERAGE LINE - WORKERS COMP.<br>CLAIM COUNT - OPEN CLAIMS     |             |             |             |             |             |             |             |             |             |             |             |             |              |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | 9           | 10          | 7           | 6           | 11          | 11          | 23          | 32          | 40          | 49          | 72          | 47          | 317          |
| July-26                                                        | 9           | 11          | 6           | 6           | 10          | 11          | 23          | 29          | 40          | 47          | 69          | 51          | 312          |
| NET CHGE                                                       | 0           | 1           | -1          | 0           | -1          | 0           | 0           | -3          | 0           | -2          | -3          | 4           | -5           |
| Limited Reserves                                               |             |             |             |             |             |             |             |             |             |             |             |             | \$42,810     |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | \$1,184,231 | \$602,034   | \$163,535   | \$397,049   | \$233,910   | \$790,743   | \$1,045,394 | \$1,697,197 | \$1,706,387 | \$1,857,084 | \$3,103,709 | \$454,486   | \$13,235,760 |
| July-26                                                        | \$1,183,032 | \$327,230   | \$131,990   | \$392,301   | \$222,547   | \$786,025   | \$1,070,288 | \$1,666,404 | \$1,735,226 | \$1,818,552 | \$3,219,412 | \$803,707   | \$13,356,714 |
| NET CHGE                                                       | (\$1,198)   | (\$274,804) | (\$31,545)  | (\$4,748)   | (\$11,363)  | (\$4,719)   | \$24,894    | (\$30,793)  | \$28,839    | (\$38,533)  | \$115,703   | \$349,221   | \$120,954    |
| Ltd Incurred                                                   | \$6,604,798 | \$4,833,231 | \$4,978,614 | \$4,560,219 | \$3,747,029 | \$4,433,136 | \$6,032,696 | \$6,351,305 | \$5,679,312 | \$3,844,451 | \$5,032,434 | \$1,089,980 | \$57,187,205 |
| TOTAL ALL LINES COMBINED<br>CLAIM COUNT - OPEN CLAIMS          |             |             |             |             |             |             |             |             |             |             |             |             |              |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | 9           | 12          | 7           | 8           | 15          | 13          | 30          | 40          | 56          | 64          | 130         | 151         | 535          |
| July-26                                                        | 9           | 13          | 6           | 8           | 14          | 13          | 30          | 38          | 54          | 64          | 123         | 143         | 515          |
| NET CHGE                                                       | 0           | 1           | -1          | 0           | -1          | 0           | 0           | -2          | -2          | 0           | -7          | -8          | -20          |
| Limited Reserves                                               |             |             |             |             |             |             |             |             |             |             |             |             | \$32,663     |
| Year                                                           | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        | 2026        | TOTAL        |
| June-26                                                        | \$1,184,231 | \$609,502   | \$163,535   | \$963,138   | \$689,949   | \$818,973   | \$1,052,889 | \$2,355,754 | \$2,120,848 | \$1,918,225 | \$3,678,995 | \$805,901   | \$16,361,939 |
| July-26                                                        | \$1,183,032 | \$334,698   | \$131,990   | \$958,390   | \$678,586   | \$814,255   | \$1,077,783 | \$2,327,560 | \$2,170,547 | \$1,984,772 | \$3,908,502 | \$1,246,396 | \$16,816,510 |
| NET CHGE                                                       | (\$1,198)   | (\$274,804) | (\$31,545)  | (\$4,748)   | (\$11,363)  | (\$4,719)   | \$24,894    | (\$28,194)  | \$49,699    | \$66,547    | \$229,507   | \$440,495   | \$454,571    |
| Ltd Incurred                                                   | \$7,168,614 | \$5,719,563 | \$5,404,073 | \$5,847,300 | \$4,568,619 | \$5,272,886 | \$6,758,776 | \$7,976,310 | \$6,841,054 | \$4,265,889 | \$5,971,160 | \$1,588,900 | \$67,383,146 |

# SAFETY DIRECTOR REPORT

## ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 5, 2026

DATE OF MEETING: October 9, 2026

### ACIC SERVICE TEAM

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

September – October 2026

### RISK CONTROL ACTIVITIES

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

- September 10: Attended the ACIC meeting.
- September 10: Attended the ACIC Claims Committee meeting.
- September 14: Attended the ACUA Wellness Fair.
- September 21: Conducted a loss control visit at the County Engineering Department.
- September 21: Conducted a loss control visit at the County Office Building.
- September 22: One session of Practical Leadership -21 Irrefutable Laws was conducted for ACUA.
- September 29: One session of Dealing with Difficult People and De-Escalation was conducted for ACUA.

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

- October 6: One session of Introduction to Management Skills is scheduled for ACUA.
- October 9: Plan to attend the ACIC meeting.

- **October 9:** Plan to attend the ACIC Claims Committee meeting.
- **October 13:** One session of Introduction to Communication Skills is scheduled for ACUA.

#### ***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 [Safety Director Bulletins](#).

- Training Announcement - Echelon Front Training
- Dog Parks - Best Practices

#### ***NJCE LIVE and LEARNING ON DEMAND 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 2026.

Virtual classes feature real-time, instructor-led, in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees 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. (October through December Live Training Schedule 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 that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or 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 members can view 24/7 on the NJCE Learning Management System (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:

- December 1 – 22, 2026 (Start Date – January 1, 2027)

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. 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 about the Program, please visit the NJCE Leadership Academy webpage.



**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. ([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 (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

**(\*) In-Person Training:** Is 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:** *Registration for in-person\* classes will be completed through Eventbrite by clicking on the Class Topic registration link(s) below.*

**(\*\*) Zoom Meeting Training:** *Please note: Starting in January 2026, INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.*

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 canceled or the class is full. Thank you.

## October through December 2026 Safety Training Schedule Click on the "Class Topic" to Register and for the Course Description

| DATE     | CLASS TOPIC                                                                                                                                             | TIME             |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 10/5/26  | <a href="#">Mower Safety</a>                                                                                                                            | 8:30 - 9:30 am   |
| 10/5/26  | <a href="#">Fire Safety &amp; Emergency Action Plans</a>                                                                                                | 10:00 - 11:00 am |
| 10/5/26  | <a href="#">Implicit Bias in the Workplace</a>                                                                                                          | 1:00 - 2:30 pm   |
| 10/6/26  | <a href="#">Back Safety/Material Handling</a>                                                                                                           | 9:00 - 10:00 am  |
| 10/6/26  | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>                                                                               | 9:00 - 10:30 am  |
| 10/6/26  | <a href="#">Chipper Safety</a>                                                                                                                          | 10:30 - 11:30 am |
| 10/6/26  | <a href="#">Chainsaw Safety</a>                                                                                                                         | 1:00 - 2:00 pm   |
| 10/7/26  | <a href="#">Hearing Conservation</a>                                                                                                                    | 7:30 - 8:30 am   |
| 10/7/26  | <a href="#">Work Zone: Flagger</a>                                                                                                                      | 9:00 - 10:00 am  |
| 10/7/26  | <a href="#">Ethics for NJ Local Government Employees (Camden)*</a>                                                                                      | 9:00 - 11:00 am  |
| 10/7/26  | <a href="#">Fire Extinguisher Safety</a>                                                                                                                | 10:30 - 11:30 am |
| 10/7/26  | <a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Camden)*</a>                                                        | 11:30 - 1:00 pm  |
| 10/7/26  | <a href="#">Driving Safety Awareness</a>                                                                                                                | 1:00 - 2:30 pm   |
| 10/8/26  | <a href="#">Confined Space Entry</a>                                                                                                                    | 8:30 - 11:30 am  |
| 10/8/26  | <a href="#">Fall Protection Awareness</a>                                                                                                               | 1:00 - 3:00 pm   |
| 10/9/26  | <a href="#">Heavy Equipment Safety</a>                                                                                                                  | 7:30 - 9:30 am   |
| 10/9/26  | <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  |
| 10/9/26  | <a href="#">CDL: Drivers' Safety Regulations</a>                                                                                                        | 10:00 - 12:00 pm |
| 10/9/26  | <a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>                                                             | 1:00 - 2:30 pm   |
| 10/9/26  | <a href="#">Personal Protective Equipment</a>                                                                                                           | 1:00 - 3:00 pm   |
| 10/12/26 | <a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)**</a>                                                                          | 8:30 - 9:30 am   |
| 10/12/26 | <a href="#">Asbestos Awareness</a>                                                                                                                      | 10:00 - 11:30 am |
| 10/13/26 | <a href="#">Hazard Communication/NJ Right to Know</a>                                                                                                   | 8:30 - 10:00 am  |
| 10/13/26 | <a href="#">Ethical Decision Making</a>                                                                                                                 | 9:00 - 11:30 am  |
| 10/13/26 | <a href="#">The Power of Collaboration (Atlantic)*</a>                                                                                                  | 9:00 - 12:00 pm  |
| 10/13/26 | <a href="#">Bloodborne Pathogens</a>                                                                                                                    | 10:00 - 11:00 am |
| 10/13/26 | <a href="#">Leaf Collection Safety</a>                                                                                                                  | 1:00 - 3:00 pm   |

|          |                                                                                                                            |                                   |
|----------|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| 10/14/26 | <a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>                                              | 8:00 - 12:00 pm                   |
| 10/15/26 | <a href="#">NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*</a>                                               | 8:30 - 12:30 pm                   |
| 10/15/26 | <a href="#">NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*</a>   | 8:30 - 12:30 pm                   |
| 10/15/26 | <a href="#">NJCE EXPO 2026: Work Zone Safety (Bergen)*</a>                                                                 | 8:30 - 12:30 pm                   |
| 10/16/26 | <a href="#">Work Zone: Temporary Traffic Controls</a>                                                                      | 7:30 - 9:30 am                    |
| 10/16/26 | <a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Ocean)*</a>                    | 9:00 - 11:00 am                   |
| 10/16/26 | <a href="#">Introduction to Understanding Conflict (Zoom Meeting)</a>                                                      | 10:00 - 12:00 pm                  |
| 10/16/26 | <a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>                                                               | 1:00 - 3:00 pm                    |
| 10/19/26 | <a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>                                                | 8:30 - 11:30 am                   |
| 10/19/26 | <a href="#">Snow Removal Safety</a>                                                                                        | 1:00 - 3:00 pm                    |
| 10/19/26 | <a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>                     | 1:00 - 3:00 pm                    |
| 10/20/26 | <a href="#">Fire Extinguisher Safety</a>                                                                                   | 11:00 - 12:00 pm                  |
| 10/20/26 | <a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>                                                               | 1:00 - 3:00 pm                    |
| 10/21/26 | <a href="#">Chipper Safety</a>                                                                                             | 8:30 - 9:30 am                    |
| 10/21/26 | <a href="#">Chainsaw Safety</a>                                                                                            | 10:00 - 11:00 am                  |
| 10/21/26 | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>                                                  | 1:00 - 2:30 pm                    |
| 10/21/26 | <a href="#">Hazard Communication/NJ Right to Know</a>                                                                      | 1:00 - 2:30 pm                    |
| 10/22/26 | <a href="#">NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*</a>                                             | 8:30 - 12:30 pm                   |
| 10/22/26 | <a href="#">NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*</a> | 8:30 - 12:30 pm                   |
| 10/22/26 | <a href="#">NJCE EXPO 2026: Work Zone Safety (Atlantic)*</a>                                                               | 8:30 - 12:30 pm                   |
| 10/23/26 | <a href="#">Leaf Collection Safety</a>                                                                                     | 8:30 - 10:30 am                   |
| 10/23/26 | <a href="#">Fire Safety &amp; Emergency Action Plans</a>                                                                   | 11:00 - 12:00 pm                  |
| 10/23/26 | <a href="#">CDL: Drivers' Safety Regulations</a>                                                                           | 1:00 - 3:00 pm                    |
| 10/26/26 | <a href="#">Work Zone: Flagger</a>                                                                                         | 8:30 - 9:30 am                    |
| 10/26/26 | <a href="#">Personal Protective Equipment</a>                                                                              | 10:00 - 12:00 pm                  |
| 10/26/26 | <a href="#">Excavation, Trenching and Shoring Awareness</a>                                                                | 1:00 - 2:30 pm                    |
| 10/27/26 | <a href="#">Confined Space Entry</a>                                                                                       | 8:30 - 11:30 am                   |
| 10/27/26 | <a href="#">AI Best Practices</a>                                                                                          | 11:00 - 12:30 pm                  |
| 10/27/26 | <a href="#">Sanitation and Recycling Safety</a>                                                                            | 1:00 - 3:00 pm                    |
| 10/28/26 | <a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>                                                               | 8:30 - 10:30 am                   |
| 10/28/26 | <a href="#">Designated Employer Representative Training (DER) (Zoom Meeting)**</a>                                         | 9:00 - 4:00 pm w/1 hour lunch brk |
| 10/28/26 | <a href="#">Shop and Tool Safety</a>                                                                                       | 11:00 - 12:00 pm                  |
| 10/29/26 | <a href="#">Hazard Communication/NJ Right to Know</a>                                                                      | 8:30 - 10:00 am                   |
| 10/29/26 | <a href="#">Snow Removal Safety</a>                                                                                        | 1:00 - 3:00 pm                    |
| 10/30/26 | <a href="#">Hearing Conservation</a>                                                                                       | 8:30 - 9:30 am                    |
| 10/30/26 | <a href="#">Mower Safety</a>                                                                                               | 10:00 - 11:00 am                  |
| 10/30/26 | <a href="#">Playground Safety Inspections</a>                                                                              | 1:00 - 3:00 pm                    |
| 11/2/26  | <a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>                                              | 8:00 - 12:00 pm                   |
| 11/2/26  | <a href="#">Hazard Communication/NJ Right to Know</a>                                                                      | 1:00 - 2:30 pm                    |
| 11/3/26  | <a href="#">Hoists, Cranes, and Rigging</a>                                                                                | 7:30 - 9:30 am                    |
| 11/3/26  | <a href="#">Law Enforcement: Work Zone Initial Training</a>                                                                | 9:00 - 1:00 pm                    |
| 11/3/26  | <a href="#">Leaf Collection Safety</a>                                                                                     | 10:00 - 12:00 pm                  |
| 11/3/26  | <a href="#">CDL: Drivers' Safety Regulations</a>                                                                           | 1:00 - 3:00 pm                    |
| 11/4/26  | <a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>                                                               | 8:30 - 10:30 am                   |
| 11/4/26  | <a href="#">Work Zone: Flagger</a>                                                                                         | 11:00 - 12:00 pm                  |
| 11/4/26  | <a href="#">Personal Protective Equipment</a>                                                                              | 1:00 - 3:00 pm                    |
| 11/4/26  | <a href="#">Snow Removal Safety</a>                                                                                        | 1:00 - 3:00 pm                    |
| 11/5/26  | <a href="#">Bloodborne Pathogens</a>                                                                                       | 7:30 - 8:30 am                    |
| 11/5/26  | <a href="#">Chainsaw Safety</a>                                                                                            | 9:00 - 10:00 am                   |

|          |                                                                                                                              |                  |
|----------|------------------------------------------------------------------------------------------------------------------------------|------------------|
| 11/5/26  | <a href="#">Chipper Safety</a>                                                                                               | 10:30 - 11:30 am |
| 11/6/26  | <a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Gloucester)*</a>                                             | 8:30 - 12:30 pm  |
| 11/6/26  | <a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Gloucester)*</a> | 8:30 - 12:30 pm  |
| 11/6/26  | <a href="#">NJCE Expo 2026: Work Zone Safety (Gloucester)*</a>                                                               | 8:30 - 12:30 pm  |
| 11/6/26  | <a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Gloucester)*</a>                                     | 8:30 - 11:30 am  |
| 11/9/26  | <a href="#">Confined Space Entry</a>                                                                                         | 7:30 - 10:30 am  |
| 11/9/26  | <a href="#">Implicit Bias in the Workplace</a>                                                                               | 9:00 - 10:30 am  |
| 11/9/26  | <a href="#">Fire Extinguisher Safety</a>                                                                                     | 11:00 - 12:00 pm |
| 11/9/26  | <a href="#">Jetter/Vacuum Safety Awareness</a>                                                                               | 1:00 - 3:00 pm   |
| 11/10/26 | <a href="#">Shop and Tool Safety</a>                                                                                         | 7:30 - 8:30 am   |
| 11/10/26 | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>                                                    | 9:00 - 10:30 am  |
| 11/10/26 | <a href="#">Preparing for First Amendment Audits</a>                                                                         | 9:00 - 11:00 am  |
| 11/10/26 | <a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>                                                  | 9:00 - 12:00 pm  |
| 11/10/26 | <a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>                                                                 | 1:00 - 3:00 pm   |
| 11/10/26 | <a href="#">CDL: Drivers' Safety Regulations</a>                                                                             | 1:00 - 3:00 pm   |
| 11/12/26 | <a href="#">Hearing Conservation</a>                                                                                         | 7:30 - 8:30 am   |
| 11/12/26 | <a href="#">Work Zone: Flagger</a>                                                                                           | 9:00 - 10:00 am  |
| 11/12/26 | <a href="#">Fire Safety &amp; Emergency Action Plans</a>                                                                     | 10:30 - 11:30 am |
| 11/13/26 | <a href="#">Fall Protection Awareness</a>                                                                                    | 8:30 - 10:30 am  |
| 11/13/26 | <a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>                       | 9:00 - 11:00 am  |
| 11/13/26 | <a href="#">Hazard Communication/NJ Right to Know</a>                                                                        | 10:30 - 12:00 pm |
| 11/13/26 | <a href="#">Personal Protective Equipment</a>                                                                                | 1:00 - 3:00 pm   |
| 11/16/26 | <a href="#">Fire Extinguisher Safety</a>                                                                                     | 7:30 - 8:30 am   |
| 11/16/26 | <a href="#">Work Zone: Temporary Traffic Controls</a>                                                                        | 9:00 - 11:00 am  |
| 11/16/26 | <a href="#">Leaf Collection Safety</a>                                                                                       | 1:00 - 3:00 pm   |
| 11/20/26 | <a href="#">Excavation, Trenching and Shoring Awareness</a>                                                                  | 8:00 - 9:30 am   |
| 11/20/26 | <a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>                                  | 9:00 - 10:30 am  |
| 11/20/26 | <a href="#">Bloodborne Pathogens</a>                                                                                         | 10:00 - 11:00 am |
| 11/20/26 | <a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>                                                                 | 1:00 - 3:00 pm   |
| 11/23/26 | <a href="#">Chainsaw Safety</a>                                                                                              | 8:30 - 9:30 am   |
| 11/23/26 | <a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>                                                                 | 10:00 - 12:00 pm |
| 11/23/26 | <a href="#">Snow Removal Safety</a>                                                                                          | 1:00 - 3:00 pm   |
| 11/24/26 | <a href="#">Hazard Communication/NJ Right to Know</a>                                                                        | 8:30 - 10:00 am  |
| 11/24/26 | <a href="#">Driving Safety Awareness</a>                                                                                     | 10:30 - 12:00 pm |
| 11/24/26 | <a href="#">Fire Safety &amp; Emergency Action Plans</a>                                                                     | 1:00 - 2:00 pm   |
| 11/24/26 | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>                                                    | 1:00 - 2:30 pm   |
|          |                                                                                                                              |                  |
| 12/1/26  | <a href="#">Heavy Equipment Safety</a>                                                                                       | 8:30 - 10:30 am  |
| 12/1/26  | <a href="#">Chipper Safety</a>                                                                                               | 11:00 - 12:00 pm |
| 12/1/26  | <a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>                                                                 | 1:00 - 3:00 pm   |
| 12/2/26  | <a href="#">Bloodborne Pathogens</a>                                                                                         | 8:30 - 9:30 am   |
| 12/2/26  | <a href="#">Hearing Conservation</a>                                                                                         | 10:00 - 11:00 am |
| 12/2/26  | <a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**</a>                                                      | 1:00 - 3:00 pm   |
| 12/3/26  | <a href="#">Confined Space Entry</a>                                                                                         | 8:30 - 11:30 am  |
| 12/3/26  | <a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>                                                          | 1:00 - 2:30 pm   |
| 12/3/26  | <a href="#">Personal Protective Equipment</a>                                                                                | 1:00 - 3:00 pm   |
| 12/4/26  | <a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>                                                | 8:00 - 12:00 pm  |
| 12/4/26  | <a href="#">Introduction to Communication Skills (Zoom Meeting)**</a>                                                        | 1:00 - 3:00 pm   |
| 12/4/26  | <a href="#">CDL: Drivers' Safety Regulations</a>                                                                             | 1:00 - 3:00 pm   |
| 12/7/26  | <a href="#">Fire Extinguisher Safety</a>                                                                                     | 8:00 - 9:00 am   |
| 12/7/26  | <a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)**</a>                                               | 8:30 - 9:30 am   |
| 12/7/26  | <a href="#">Fire Safety &amp; Emergency Action Plans</a>                                                                     | 9:30 - 10:30 am  |

|          |                                                                                                        |                  |
|----------|--------------------------------------------------------------------------------------------------------|------------------|
| 12/7/26  | <a href="#">Bloodborne Pathogens</a>                                                                   | 11:00 - 12:00 pm |
| 12/8/26  | <a href="#">Hazard Communication/NJ Right to Know</a>                                                  | 8:30 - 10:00 am  |
| 12/8/26  | <a href="#">Ethical Decision Making</a>                                                                | 9:00 - 11:30 am  |
| 12/8/26  | <a href="#">Driving Safety Awareness</a>                                                               | 10:30 - 12:00 pm |
| 12/8/26  | <a href="#">Implicit Bias in the Workplace</a>                                                         | 1:00 - 2:30 pm   |
| 12/9/26  | <a href="#">Snow Removal Safety</a>                                                                    | 7:30 - 9:30 am   |
| 12/9/26  | <a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>                                           | 10:00 - 12:00 pm |
| 12/9/26  | <a href="#">Leaf Collection Safety</a>                                                                 | 1:00 - 3:00 pm   |
| 12/10/26 | <a href="#">Work Zone: Flagger</a>                                                                     | 7:30 - 8:30 am   |
| 12/10/26 | <a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>                            | 9:00 - 12:00 pm  |
| 12/10/26 | <a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a> | 1:00 - 3:00 pm   |
| 12/10/26 | <a href="#">Fall Protection Awareness</a>                                                              | 1:00 - 3:00 pm   |
| 12/15/26 | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>                              | 1:00 - 2:30 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 and 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, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code  and complete the form with your group's information. *(Please Submit within 24 Hours)*

***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.



# 2026 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)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
  - Lockout/Tagout – Control of Hazardous Energy
  - Personal Protective Equipment
  - Ladder Safety
  - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations<sup>^</sup>)

| DATE                                  | MSI EXPO LOCATION                                         | COUNTY     | ADDRESS                                 |
|---------------------------------------|-----------------------------------------------------------|------------|-----------------------------------------|
| Friday, April 10 <sup>th</sup>        | Middlesex Co. Fire Academy <sup>^</sup>                   | Middlesex  | 1001 Fire Academy Drive, Sayreville, NJ |
| Thursday, April 16 <sup>th</sup>      | Morris County Public Safety Training Academy <sup>^</sup> | Morris     | 500 W Hanover Ave., Morristown, NJ      |
| Tuesday, May 19 <sup>th</sup>         | Witherspoon Hall                                          | Mercer     | 400 Witherspoon Street, Princeton, NJ   |
| Wednesday, June 24 <sup>th</sup>      | Atlantic Cape Community College <sup>^</sup>              | Cape May   | 341 South Dennis Rd., Cape May CH, NJ   |
| Wednesday, September 16 <sup>th</sup> | Burlington Co. Emergency Training Center                  | Burlington | 53 Academy Drive, Westampton, NJ        |
| Wednesday, October 15 <sup>th</sup>   | Bergen Co. Law & Public Safety Institute                  | Bergen     | 281 Campgaw Rd., Mahwah, NJ             |
| Thursday, October 22 <sup>nd</sup>    | Atlantic Cape Community College, Building C               | Atlantic   | 5100 Black Horse Pike, Mays Landing, NJ |
| Thursday, November 6 <sup>th</sup>    | Rowan College of South Jersey <sup>^</sup>                | Gloucester | 1400 Tanyard Rd., Sewell, NJ            |

<sup>^</sup> Practical Leadership Offered

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 LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

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

*Please see attached for the course descriptions and CEU & TCH information.*

Questions: Please contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)



# 2026 MSI-NJCE EXPO

## 2026 EXPO COURSE DESCRIPTIONS

### Excavation, Trenching & Shoring

**4 Hours** - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

### Work Zone Safety

**4 Hours** - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

### Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

**4 Hours** - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

**Practical Leadership - 21 Irrefutable Laws**

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management



**ATLANTIC COUNTY INSURANCE COMMISSION  
COMBINED CUMULATIVE SAVINGS  
2026**

| 2026               | Bill Count  | Billed Charges        | Allowed Amount        | Savings               | % Savings  | PPO Penetration |
|--------------------|-------------|-----------------------|-----------------------|-----------------------|------------|-----------------|
| January            | -           | -                     | -                     | -                     | -          | -               |
| February           | 120         | \$78,686.23           | \$29,670.04           | \$49,016.19           | 62%        | 85%             |
| March              | 355         | \$334,095.71          | \$135,773.78          | \$198,321.93          | 59%        | 92%             |
| April              | 525         | \$852,342.85          | \$354,662.62          | \$497,680.23          | 58%        | 90%             |
| May                | 397         | \$467,921.21          | \$173,190.84          | \$294,730.37          | 63%        | 90%             |
| June               | 477         | \$579,380.99          | \$237,723.40          | \$341,657.59          | 59%        | 94%             |
| July               | 423         | \$439,510.59          | \$130,974.05          | \$308,536.54          | 70%        | 95%             |
| August             | 304         | \$797,718.37          | \$382,107.53          | \$415,610.84          | 52%        | 93%             |
| September          | 250         | \$449,891.94          | \$89,115.35           | \$360,776.59          | 80%        | 89%             |
| October            |             |                       |                       |                       |            |                 |
| November           |             |                       |                       |                       |            |                 |
| December           |             |                       |                       |                       |            |                 |
| <b>Grand Total</b> | <b>2851</b> | <b>\$3,999,547.89</b> | <b>\$1,533,217.61</b> | <b>\$2,466,330.28</b> | <b>62%</b> | <b>92%</b>      |



## CUMULATIVE SAVINGS BY ENTITY

| COUNTY OF ATLANTIC |            |                |                |                |           |                 |
|--------------------|------------|----------------|----------------|----------------|-----------|-----------------|
| 2026               | Bill Count | Billed Charges | Allowed Amount | Savings        | % Savings | PPO Penetration |
| January            | -          | -              | -              | -              | -         | -               |
| February           | 96         | \$57,140.09    | \$23,085.77    | \$34,054.32    | 60%       | 81%             |
| March              | 316        | \$260,350.85   | \$108,766.68   | \$151,584.17   | 58%       | 91%             |
| April              | 459        | \$700,733.57   | \$306,497.87   | \$394,235.70   | 56%       | 89%             |
| May                | 358        | \$453,627.43   | \$168,950.36   | \$284,677.07   | 63%       | 89%             |
| June               | 425        | \$504,433.22   | \$201,947.82   | \$302,485.40   | 60%       | 93%             |
| July               | 380        | \$399,571.51   | \$114,349.78   | \$285,221.73   | 71%       | 95%             |
| August             | 266        | \$451,034.48   | \$215,700.57   | \$235,333.91   | 52%       | 92%             |
| September          | 203        | \$410,044.30   | \$71,412.65    | \$338,631.65   | 83%       | 88%             |
| October            |            |                |                |                |           |                 |
| November           |            |                |                |                |           |                 |
| December           |            |                |                |                |           |                 |
| Grand Total        | 2503       | \$3,236,935.45 | \$1,210,711.50 | \$2,026,223.95 | 63%       | 91%             |

| UTILITY AUTHORITY |            |                |                |              |           |                 |
|-------------------|------------|----------------|----------------|--------------|-----------|-----------------|
| 2026              | Bill Count | Billed Charges | Allowed Amount | Savings      | % Savings | PPO Penetration |
| January           | -          | -              | -              | -            | -         | -               |
| February          | 24         | \$21,546.14    | \$6,584.27     | \$14,961.87  | 69%       | 100%            |
| March             | 39         | \$73,744.86    | \$27,007.10    | \$46,737.76  | 63%       | 97%             |
| April             | 66         | \$151,609.28   | \$48,164.75    | \$103,444.53 | 68%       | 98%             |
| May               | 39         | \$14,293.78    | \$4,240.48     | \$10,053.30  | 70%       | 100%            |
| June              | 52         | \$74,947.77    | \$35,775.58    | \$39,172.19  | 52%       | 100%            |
| July              | 43         | \$39,939.08    | \$16,624.27    | \$23,314.81  | 58%       | 98%             |
| August            | 38         | \$346,683.89   | \$166,406.96   | \$180,276.93 | 52%       | 100%            |
| September         | 47         | \$39,847.64    | \$17,702.70    | \$22,144.94  | 56%       | 94%             |
| October           |            |                |                |              |           |                 |
| November          |            |                |                |              |           |                 |
| December          |            |                |                |              |           |                 |
| Grand Total       | 348        | \$762,612.44   | \$322,506.11   | \$440,106.33 | 58%       | 98%             |

| IMPROVEMENT AUTHORITY |            |                |                |         |           |                 |
|-----------------------|------------|----------------|----------------|---------|-----------|-----------------|
| 2026                  | Bill Count | Billed Charges | Allowed Amount | Savings | % Savings | PPO Penetration |
| January               | -          | -              | -              | -       | -         | -               |
| February              | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| March                 | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| April                 | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| May                   | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| June                  | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| July                  | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| August                | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| September             | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |
| October               |            |                |                |         |           |                 |
| November              |            |                |                |         |           |                 |
| December              |            |                |                |         |           |                 |
| Grand Total           | 0          | \$0.00         | \$0.00         | \$0.00  | -         | -               |



**TOP 10 PROVIDERS**  
**1-1-26 through 9-30-26**

| Atlantic County Insurance Commission - Combined |                            |                       |
|-------------------------------------------------|----------------------------|-----------------------|
| Provider                                        | Specialty                  | Allowable             |
| SHORE MEDICAL CENTER                            | Hospital                   | \$317,982.94          |
| ATLANTICARE SURGERY CENTER                      | Ambulatory Surgical Center | \$172,046.48          |
| ORTHO NJ LLC                                    | Orthopedic Surgery         | \$111,067.60          |
| FERNANDO DELASOTTA MD PA                        | Orthopedic Surgery         | \$102,676.79          |
| SOUTHERN HILLS HOSPMED                          | Hospital                   | \$82,545.00           |
| SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES         | Orthopedic Surgery         | \$65,326.10           |
| LINWOOD                                         | Skilled Nursing            | \$63,840.00           |
| STRIVE PHYSICAL THERAPY SPECIALISTS LLC         | Physical Therapy           | \$52,098.50           |
| OSPREY REHABILITATION LLC                       | Physical Therapy           | \$47,354.75           |
| JERSEY SHORE AMBULATORY SURGICAL CENTER         | Ambulatory Surgical Center | \$41,109.55           |
| <b>Grand Total</b>                              |                            | <b>\$1,056,047.71</b> |

| COUNTY OF ATLANTIC                      |                            |                     |
|-----------------------------------------|----------------------------|---------------------|
| Provider                                | Specialty                  | Allowable           |
| SHORE MEDICAL CENTER                    | Hospital                   | \$176,204.18        |
| ATLANTICARE SURGERY CENTER              | Ambulatory Surgical Center | \$153,732.89        |
| ORTHO NJ LLC                            | Orthopedic Surgery         | \$102,650.85        |
| SOUTHERN HILLS HOSPMED                  | Hospital                   | \$82,545.00         |
| LINWOOD                                 | Skilled Nursing            | \$63,840.00         |
| SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES | Orthopedic Surgery         | \$45,844.70         |
| STRIVE PHYSICAL THERAPY SPECIALISTS LLC | Physical Therapy           | \$45,190.50         |
| FERNANDO DELASOTTA MD PA                | Orthopedic Surgery         | \$44,803.76         |
| OSPREY REHABILITATION LLC               | Physical Therapy           | \$43,354.75         |
| JERSEY SHORE AMBULATORY SURGICAL CENTER | Ambulatory Surgical Center | \$38,059.55         |
| <b>Grand Total</b>                      |                            | <b>\$796,226.18</b> |

| UTILITY AUTHORITY                       |                            |                     |
|-----------------------------------------|----------------------------|---------------------|
| Provider                                | Specialty                  | Allowable           |
| SHORE MEDICAL CENTER                    | Hospital                   | \$141,778.76        |
| FERNANDO DELASOTTA MD PA                | Orthopedic Surgery         | \$57,873.03         |
| SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES | Orthopedic Surgery         | \$19,481.40         |
| ATLANTICARE SURGERY CENTER              | Ambulatory Surgical Center | \$18,313.59         |
| HEALTH MEDICAL ASSOCIATES               | Urgent Care                | \$16,808.48         |
| SOUTH JERSEY MUSCULOSKELETAL INSTITUTE  | Ambulatory Surgical Center | \$12,342.00         |
| ORTHO NJ LLC                            | Orthopedic Surgery         | \$8,416.75          |
| STRIVE PHYSICAL THERAPY SPECIALISTS LLC | Physical Therapy           | \$6,908.00          |
| SHREWSBURY AMBULATORY ANESTHESIA LLC    | Anesthesiology             | \$6,315.68          |
| NEW JERSEY HEALTHCARE SPECIALISTS       | Anesthesiology             | \$5,352.00          |
| <b>Grand Total</b>                      |                            | <b>\$293,589.69</b> |



## Atlantic County Insurance Commission

Workers' Compensation Claims Report  
09/01/2026 - 09/30/2026

| Claim Type         | Atlantic County<br>Utility Authority | County of<br>Atlantic | Improvement<br>Aurthority | Grand Total |
|--------------------|--------------------------------------|-----------------------|---------------------------|-------------|
| Incident Only      | 0                                    | 3                     | 0                         | 3           |
| Indemnity          | 2                                    | 2                     | 0                         | 4           |
| Medical Only       | 3                                    | 12                    | 0                         | 15          |
| <b>Grand Total</b> | <b>5</b>                             | <b>17</b>             | <b>0</b>                  | <b>22</b>   |

# Insurance Agencies, Inc.

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## Atlantic County Insurance Commission

### Risk Management Consultant Report

To: Atlantic County Insurance Commission

From : Risk Management Consultants

Date: October 9, 2026

|                                                                                                              |                                                                                                         |                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| J. Eugene Siracusa<br>Insurance Agencies, Inc.<br>609-646-1000 Ext 714<br>gsiracusa@insuranceagenciesinc.com | Michael A. Ridge<br>Insurance Agencies, Inc.<br>609-646-1000 Ext 703<br>mridge@insuranceagenciesinc.com | Barbara A. Ridge, CIC, AAI<br>Insurance Agencies, Inc.<br>609-646-1000 Ext 166<br>bridge@insuranceagenciesinc.com |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|

#### Claim Count by Line of Coverage.

| Full Year 2025 |            |             | YTD 2026 (9 months) |             |                                             |
|----------------|------------|-------------|---------------------|-------------|---------------------------------------------|
| #Claims %      |            |             | #Claims %           |             |                                             |
| Auto/Auto PD   | 28         | 6%          | 34                  | 15%         |                                             |
| GL/EPL/POL     | 133        | 31%         | 32                  | 14%         |                                             |
| Property       | 60         | 14%         | 21                  | 9%          | (previous TPA included Auto PD as Property) |
| Work Comp      | 210        | 49%         | 143                 | 62%         |                                             |
| <b>Totals</b>  | <b>431</b> | <b>100%</b> | <b>230</b>          | <b>100%</b> |                                             |

#### Activities since August's meeting:

- Finished the 2027 ACUA Renewal Process
- Reviewed 6 Filed Complaints and Tort Claim Notices
- Brigantine Promenade Property coverage deleted
- Various COIs sent out as requested
- Attended the Sept 22<sup>nd</sup> Pre-Renewal Presentation for 2027 (see next page)

#### MEL Bulletins

Passenger Bus & Van Operations  
CDL Medical Certifications for NJ

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

## Marketplace Overview



Change in Commercial Rate Renewal, by Line 2026 Q1



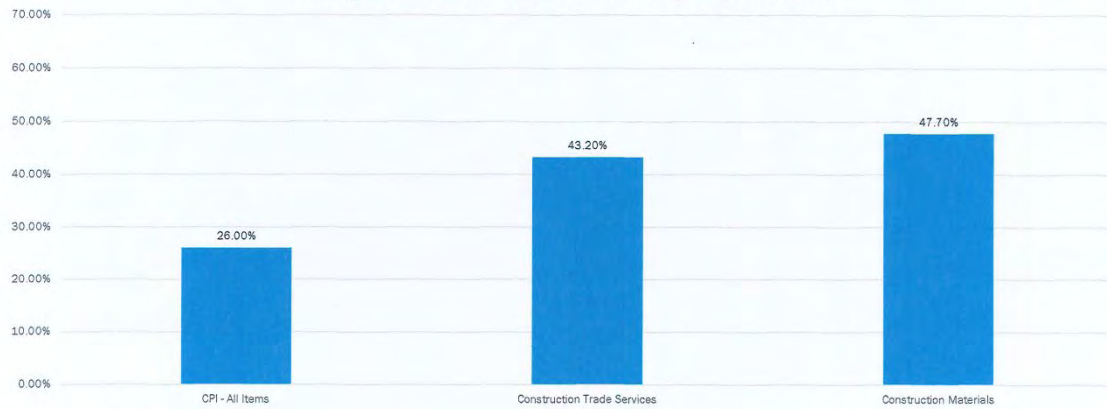
Sources: CIAB Q12026

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## Marketplace Overview



Change in Cost Indicators for Constuction Inputs (2020-2025)



Sources: U.S. Bureau of Labor Statistics



## SAFETY DIRECTOR BULLETIN



### PASSENGER BUS & VAN OPERATIONS BEST PRACTICES

If your agency chooses to operate a bus or van service for youth programs, senior programs, or any function, that agency must establish a comprehensive program to protect the riders, the employees, and the community. This bulletin details risk management considerations and reviews questions for consideration and identifies actions that are to be addressed.

#### Questions to Ask When Creating a Program

1. **Is this a program that should be undertaken?** Or can the agency partner with an established program such as the County or State, NJ Transit, or even a private entity? Instead of busing seniors to lunch, could lunch be brought to the seniors? Should the agency hire a private bus company to transport residents, thereby transferring risk?
2. **What restrictions will be placed on riders?** Will users of the bus or van be responsible for boarding or exiting the vehicle without assistance from the agency's driver/attendant? Will riders with special needs be responsible for providing their attendants? If riders with special needs are to be serviced, to what level of assistance will be provided?
3. **What mechanical aids, equipment, training, etc., will be provided to support patrons with special needs?** Will the van be equipped with wheelchair lifts, tie-downs, etc.?
4. **Will the wheelchair be used for seating while in motion, or will the person be lifted from the wheelchair to a seat?** Many wheelchairs are not rated by ANSI/RESNA WC19 to be used as a seat while a vehicle is in motion. Who will verify which wheelchairs are compliant and which are not?
5. **There are significant ADA considerations and requirements that will need to be evaluated.** Consult with the municipal attorney, ADA officer, and your local risk management consultant.
6. **Who will be responsible for developing and implementing the written program and policies?** A written policy manual should be developed that addresses the items in this bulletin. Contact your Safety Director for sample programs.

#### Questions to Ask About the Vehicle

1. **What size bus or van will be used?** Vehicles that have a Gross Vehicle Weight (GVW) of 26,000 pounds, or are rated at more than 15 passengers (even if fewer than 15 will be on board), will require a Commercial Driver's License (CDL) to operate. Specific requirements are given in the [New Jersey CDL Manual](#).
2. **How will the maintenance be performed and documented?** Establish an Inspection & Maintenance schedule:
  - Written Pre-Trip Inspections are required for CDL vehicles and are strongly recommended for all vehicles in your fleet. Drivers must be trained and physically able to perform the inspection.

This resource is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this resource, contact your Safety Director at 877.398.3046. © All rights reserved.

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- Most Department of Public Works already use CDL Pre-Trip Inspection Forms and may have other resources you can use to establish your Inspection & Maintenance Program.
- Other routine inspections must be performed by the State inspection station or a qualified automotive technician. Vehicles with air brakes must be serviced by a certified air brake technician. THE [NJ MVC Bus Inspection Form](#) can be used, or contact our JIF Risk Control Consultant for additional resources.

### 3. What form of communication will be provided for the drivers to report emergency conditions?

#### Driver & Attendant

Depending on the decisions made, the driver selection, duties, and training may be significant risk management considerations:

- CDL Driver
  - They must meet the physical requirements under 49 CFR 391. Please note there are additional physical requirements for CDL Drivers who hold a 'P' (Passenger) endorsement.
  - They must pass a background check.
  - They must be included in the agency's [Controlled Substances & Alcohol Use and Testing Policies for CDL Drivers](#). A copy of the policy should be given to the driver along with training on the policy.
  - Supervisors should receive training on CDL Reasonable Suspicion.
  - The driver must register with the [Federal Motor Carrier Safety Administration Drug & Alcohol Clearinghouse](#).
- Non-CDL Driver
  - Conduct annual [Motor Vehicle Record Check through the NJ MVC Customer Abstract Information Retrieval Program](#).
  - Develop a written job description with physical capabilities identified.
- Attendant
  - Conduct a background check.
  - Develop a written job description with physical capabilities identified.

Depending on the job description, additional training may be required:

- Proper use of equipment that may be utilized to assist passengers.
- Bloodborne Pathogens
- CPR, AED, & First Aid
- Safe Handling of Oxygen Cylinders, Compressors, & Other Medical Equipment.
- Patient Lifting & Handling
- HIPAA & Other Privacy Training

Please be sure to contact your risk manager and agency attorney before implementing any bus and/or van operations. If operating a bus or van for over 15 passengers, please see the MSI Safety Bulletin – 15 Passenger Vans Best Practices at [MSI Bulletins](#).



## SAFETY DIRECTOR BULLETIN



### CDL MEDICAL CERTIFICATION REQUIREMENTS FOR NEW JERSEY PUBLIC EMPLOYEES

Commercial Driver License (CDL) medical certification requirements vary by operation type. While many CDL holders are required to maintain a valid Medical Examiner's Certificate, certain employees of State and local governmental entities may qualify for an exception when operating under specific conditions.

Public entities should understand that an employee's status as a Municipal, County, or State employee does not automatically exempt them from all medical certification requirements. The driver's specific operation and self-certification status must also be considered.

#### Public Entity Employees and Medical Certification Exceptions

An individual may qualify for an exception from certain medical certification requirements when applicable criteria are met, including circumstances in which the individual:

- Is employed by the state or a political subdivision of the state (ex., MUA, DPW)
- Operates a Commercial Motor Vehicle (CMV) exclusively within the state (intrastate commerce) and qualifies for an applicable exemption from medical certification requirements
- Completes and submits the required CDL Holder Self-Certification information to the New Jersey Motor Vehicle Commission (NJMVC).

#### The CDL Holder Self-Certification

CDL holders must accurately self-certify their type of commercial operation with the NJMVC. The driver's self-certification status is an important part of determining whether medical certification information must be maintained with the driver's CDL record.

Employers should ensure that drivers understand the type of operation they perform and that their self-certification accurately reflects their current duties.

#### Interstate Operations: An Important Limitation

Public entity employers and CDL holders must understand the potential consequences of operating outside of New Jersey.

An employee who qualifies for an applicable intrastate exception while operating a CMV for a Municipal, County, or State agency should not assume that the same exception applies when operating across state lines.

Operating a CMV outside of New Jersey may be considered interstate commerce, and different Federal medical qualification requirements may apply.

#### Before operating a CMV outside of New Jersey, employers and drivers should verify:

- Whether the planned operation is considered interstate commerce.
- Whether the driver must maintain a valid Medical Examiner's Certificate.
- Whether the driver's CDL self-certification status remains accurate for the operation being performed.
- Whether the driver meets all applicable Federal and State requirements before beginning the trip.

This resource is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this resource, contact your Safety Director at 877.398.3046. © All rights reserved.

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#### **Official Government Business Does Not Automatically Eliminate Interstate Requirements**

- A common misunderstanding is that a Municipal, County, or State employee is automatically exempt from medical certification requirements when traveling on official government business.
- Consider the nature and location of the operation. Crossing a state line may change the regulatory requirements applicable to the driver and the CMV operation.
- Employers should establish procedures to identify drivers who may be assigned to interstate operations and verify their qualifications before making those assignments.

#### **Key Points**

- Government employment alone does not automatically exempt a CDL holder from medical certification requirements.
- Certain public entity employees may qualify for an exception when they meet the applicable criteria.
- CDL holders must complete the required NJMVC self-certification accurately.
- Operating exclusively within New Jersey may be treated differently than operating across state lines.
- Before assigning a driver to operate outside of New Jersey, verify that the driver meets all applicable interstate qualification requirements.
- When in doubt, verify the driver's qualification status before operating the CMV.

# **APPENDIX I**

## ***MEETING MINUTES***

ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
REGULAR MEETING – September 10, 2026 at 11:00 A.M.  
Atlantic County Board of County Commissioners’ Meeting Room  
Stillwater Building, 201 Shore Road, Northfield, New Jersey

---

Meeting was called to order by Commissioner Robbins. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

|                         |               |
|-------------------------|---------------|
| <i>Jacqueline Woods</i> | <i>Absent</i> |
| Tammi Robbins           | Present       |
| Janette Kessler         | Present       |
| Michael Fedorko         | Present       |
| Timothy Edmunds         | Present       |

**FUND PROFESSIONALS PRESENT:**

|                    |                                                      |
|--------------------|------------------------------------------------------|
| Executive Director | <u>PERMA Risk Management Services</u><br>Brad Stokes |
|--------------------|------------------------------------------------------|

|                      |                                                                           |
|----------------------|---------------------------------------------------------------------------|
| Claims Administrator | <u>Claims Resolution Corporation</u><br>Kim DeLaurentis<br>Candace Jorden |
|----------------------|---------------------------------------------------------------------------|

|  |                                                    |
|--|----------------------------------------------------|
|  | <u>PERMA Claims</u><br>Kerin Drumheiser – By Phone |
|--|----------------------------------------------------|

|  |                                                    |
|--|----------------------------------------------------|
|  | <u>Vanguard Claims</u><br>Sarah Mentzer – By Phone |
|--|----------------------------------------------------|

|                          |                          |
|--------------------------|--------------------------|
| CEL Underwriting Manager | Conner Strong & Buckelew |
|--------------------------|--------------------------|

|          |                                  |
|----------|----------------------------------|
| Attorney | N. Lynne Hughes<br>Arthur Murray |
|----------|----------------------------------|

|           |               |
|-----------|---------------|
| Treasurer | Bonnie Lindaw |
|-----------|---------------|

|                 |                                                     |
|-----------------|-----------------------------------------------------|
| Safety Director | <u>J.A. Montgomery Risk Control</u><br>Glenn Prince |
|-----------------|-----------------------------------------------------|

|                            |                                                                   |
|----------------------------|-------------------------------------------------------------------|
| Risk Management Consultant | <u>Insurance Agencies, Inc.</u><br>Michael Ridge<br>Gene Siracusa |
|----------------------------|-------------------------------------------------------------------|

**ALSO PRESENT:**

Karen Read, PERMA  
Chandra Anderson, Atlantic County  
Dennis Skalkowski, PKF O’Connor Davies - Auditor

September 10, 2026

Atlantic County Insurance Commission OPEN Minutes

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 10, 2026.**

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

**CORRESPONDENCE:** None.

**TREASURER:** Bonnie Lindaw presented the Treasurer's bank reconciliation report through August 2026. The admin account balance is \$15,671,465.18. Interest earned to date is \$186,351.03. There are outstanding checks totaling \$2,563.50. The workers' compensation account has \$269,271.38 in outstanding checks. Interest earned to date is \$3,684.61. The general liability account has \$442,843.00 in outstanding checks. Interest earned to date is \$360.38.

Resolution 20-26 is the September Bills List which includes payments in the amount of \$1,502,807.96 from fund year 2026. The second assessment installment payment is included. The Treasurer recommended approval. There were no questions.

**MOTION TO APPROVE RESOLUTION 20-26 THE SEPTEMBER BILLS LIST.**

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

Dennis Skalkowski of PKF O'Connor Davies presented the audit report for the period ending December 31, 2025. Mr. Skalkowski reported a clean, unmodified audit report with no findings or recommendations. The fund has \$14.5 million in assets, \$20.1 million in reserves and liabilities, and deficits in the amount of \$5.5 million. There were no questions.

**MOTION TO APPROVE RESOLUTION 19-26 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2025.**

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

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

**Motion:** Commissioner 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 for the months of June and July 2026.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.**

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

The RFP's and RFQ's for Actuary, Auditor, Defense Panel, Executive Director, Risk Management Consultant, Claims Administration and Managed Care Services have all been issued, are posted on the Commission's website, and are due on September 25, 2026. A report of the submissions received will be provided at the October meeting.

Atlantic County has renewed their membership in the JIF effective January 1, 2027. Mr. Stokes thanked the County Commissioners for their continued participation and support. Atlantic County has provided their renewal resolution and signed agreement.

The JIF renewal process through Origami is ongoing. Members are requested to continue gathering the pertinent information keeping in mind the target completion dates. Atlantic County's applications are complete.

The Underwriting Manager will present a webinar on September 22, 2026 to review the 2027 renewal process. This webinar will review the current state of the market and anticipated program changes. An email registration has been provided to members.

The CEL held a special meeting on July 30, 2026 to review excess coverage premiums for landfills, transfer stations and wastewater sites. The Underwriting Manager provided quotes to member entities with these types of facilities. Commissioner Kessler expressed interest and the Underwriting Manager is waiting on other members to advise of their interest, which may affect the premium amount. The next meeting of the CEL is virtual on September 18, 2026.

The Commission's financial fast track reports for March show the deficit has increased to \$6.3 million with cash on hand of \$8.7 million. Following the issuance of this report, assessment payments were received increasing the bank balance to \$15.6 million. Commissioner Kessler asked about the banking insurance regulations with regard to the deficit and a discussion followed.

The CEL's financial fast track report for April shows a surplus of \$18.3 million and \$33.6 million in cash.

The claims activity report for June shows six more open claims and three less workers' comp claims.

**CLAIMS SERVICES:** Kerin Drumheiser appeared by telephone and had no report for claims services.

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:** Glenn Prince of JA Montgomery presented the safety director's report through September. All training through November, 2026 have been listed on the websites NJCE.org and LMS. The expo schedule for live training events is also available. There is an expo training opportunity on October 22, 2026 at Atlantic Cape Community College. There are toolbox talks and video briefings available. Any questions can be directed to his office.

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The last safety committee meeting was held on July 8, 2026 and the next meeting will be held on October 9, 2026 via Zoom.

**MANAGED CARE:** Kim DeLaurentis of CRC presented the managed care reports. Workers' comp billing through the month of July shows 423 bills were processed with 70% savings. August processed 223 bills with 55% in savings. PPO penetration is at 91%. The top two facilities are Shore Medical Center and AtlantiCare Surgery Center. The top two medical providers are Shore Orthopedic and Dr. Delasotta. The months of July and August had 32 claims reported, six for the ACUA and 36 for the County.

Commissioner Kessler complimented the claims administration handling of the current TPA. With regard to managed care, she is concerned about the percentage of savings for 2025 vs. 2026. There was discussion of various provider networks, how some vendors are direct billing at previously negotiated discounts, and flat fees. More reports will be run to capture the actual 2026 savings. It was noted interviews will be conducted of the vendors who submit proposals for the RFPs.

**CLAIMS - CRC:** Kim DeLaurentis of CRC provided the claims services report. She reported 25 claims from CRC were reviewed during Executive Session. Vanguard presented one claim. Questions were presented and answered. Ms. DeLaurentis requested a motion for approval of all the PARs as reviewed and approved.

**MOTION TO APPROVE 26 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.**

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

**RISK MANAGER'S REPORT:** Gene Siracusa of Insurance Agencies presented the Risk Manager report of activities through September. Mr. Siracusa reported they continue monitoring the claims experience for 2025 vs. 2026. The managers also completed the 2027 renewal process, reviewed complaints, tort claim notices, and loss runs from CRC. There was discussion regarding the addition of the Brigantine Promenade for liability. The managers also included two JA Montgomery safety bulletins on hurricane preparedness and severe weather recovery.

**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 October 9, 2026 at 11:00 A.M.

**MOTION TO ADJOURN THE MEETING.**

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

**MEETING ADJOURNED: 12:29 P.M.**

Minutes prepared by: Chandra Anderson, Secretary

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