ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JULY 10, 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:** May 8, 2026 Open Minutes……...…..............…......**Appendix I**

- ❑ **CORRESPONDENCE – None**

- ❑ **TREASURER– Bonnie Lindaw**
  - **Resolution 18-26 – July 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 18**

- ❑ **MANAGED CARE – CRC……..……….......……………………………..………….Page 26**

- ❑ **CLAIMS – CRC…....………......…..………………………………...……………….Verbal**

  - ❑ **Motion to Approve PARS Presented in Executive Session**

- ❑ **RMC REPORT – Insurance Agencies Inc. ...……………..…………………………Page 30**

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**

- ❑ **NEXT SCHEDULED MEETING: September 11, 2026**
- ❑ **MEETING ADJOURNMENT**

RESOLUTION NO. 18-26

ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – JULY 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

Vendor Name	Comment	Invoice Amount
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE SERVICES Q3 2026 07/26	46,875.00
		46,875.00
CLAIMS RESOLUTION CORPORATION, INC.	CLAIMS ADMIN Q3 2026 07/26	67,875.00
		67,875.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/26	2.22
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR Q3 2026 07/26	32,473.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/26	0.74
		32,475.96
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES Q3 2026 07/26	2,563.50
		2,563.50
CHANDRA ANDERSON	SECRETARY SERVICES Q3 2026 07/26	1,275.00
		1,275.00
DEBRA K. TOWNSEND	TREASURER FEE Q3 2026 07/26	750.00
		750.00
INSURANCE AGENCIES, INC.	RMC FEE-Q3 2026 INV 27669 07/26	21,250.00
		21,250.00
	Total Payments FY 2026	**173,064.46**
	TOTAL PAYMENTS ALL FUND YEARS	**173,064.46**

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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: July 10, 2026

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Issuance Report** – On **page 4** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for May 2026. There was a total of 3 certificates of insurance issued during this period.

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

- ❑ **Request for Proposals for Professional Services –** The Insurance Commission Service Agreements with the Actuary, Auditor and Defense Panel expire as of December 31, 2026. The Fund Office will prepare RFP's and advertise for these positions.

  - ❑ **Motion to Authorize the Fund Office to Advertise for Professional Services**

  The County will prepare RFP's for Executive Director, Risk Management Consultant, Claim Administration and Managed Care Services, that also expire at year end.

- ❑ **Atlantic County NJCE Membership Renewal** – Atlantic County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2027. The Fund Office sent a sample resolution and agreement to the County to adopt and confirm their intent to renew their membership with the NJCE. Also, the Fund Office will send a sample resolution and agreement to the County, Utility Authority and Improvement Authority to renew their membership in the Commission for another three years beginning on January 1, 2027

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) –** The NJCE held their last meeting on June 26, 2026. Included in the agenda on **pages 5-8** is a summary report of the meeting. The NJCE is scheduled to meet virtually on September 18, 2026 at 9:30 a.m. The Finance Committee also met on June 17th.

- ❑ **NJCE JIF Renewal Timeline** - Included on **pages 9-10** is the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2027 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.

- ❑ **Property Appraisals** – Centurisk will be reaching out to member points of contact within the next week. They are tentatively scheduled to perform the in-person appraisals on July 27th.

- ❑ **Financial Fast Track –** Included on **pages 11-13** of the agenda is the Financial Fast Track Report for February for the Insurance Commission. As of February 28, 2026, the Commission has a deficit of **$5,446,094.** 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 $8,004,214.

- ❑ **NJ CEL Property and Casualty Financial Fast Track –** Included in the agenda on **pages 14-16** is the Financial Fast Track Report for the CEL for March. The report indicates the Fund has a surplus of **$18,577,166** and over $35 million in cash.

- ❑ **Claims Tracking Report —** Included in the agenda on **page 17** is the Claims Activity Report for April that tracks open claims.

Atlantic County Insurance Comm.

From 5/1/2026 To 6/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Fresh Start Church I - The County of Atlantic	1049 Ocean Heights Avenue Egg Harbor Township, NJ 08234	RE: Atlantic County Regional SWAT Team Evidence of insurance as respect to use of premises by the Atlantic County Regional SWAT Team for training.	5/14/2026 #6303031	GL AU EX WC OTH
H - Document Solutions Leasing I - Atlantic County Utilities Authority	a program of DeLage Financial Services 15 Sumner Avenue Kenilworth, NJ 07033	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $10,000,000; Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $260,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). RE: Contract #500-50825123 Document Solutions Leasing, a program of DeLage Financial Services, and its assignees 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 as respects Account #1580748, Contract #500-50825123, equipment value $12,000. Theft is included in the Property Policy.	5/15/2026 #6304354	GL AU EX WC OTH
H - New Jersey Infrastructure Bank I - Atlantic County Utilities Authority	3131 Princeton Pike Suite 216 Lawrenceville, NJ 08648	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.	5/26/2026 #6470843	GL AU EX WC OTH
Total # of Holders: 3				

06/02/2026 *1 of 1*

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: June 26, 2026

Memo to: Commissioners
Atlantic County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June 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). Closed session was not needed for additional claim review; however, the Fund entered closed session to discuss potential litigation.

December 31, 2025 Audit: Fund Auditor prepared a final financial audit and provided a high-level overview reporting the Fund's Total Net Position as of year-end was $18.8 million. Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution approving the year-end financials. As per the regulations, the fund office will submit the year-end reports and supporting documentation with the state regulatory agency by June 30th.

Property Appraisal Reimbursement Cap: The NJCE has reimbursed NJCE members over the past two years appraising locations valued at $1,000,000 and greater and locations valued at $500,000. The Board agreed to cap the reimbursement to $20,000 in 2024 and 2025. The Board of Fund Commissioners accepted a recommendation to maintain the capped reimbursement at $20,000 per member for property appraisals completed in 2026.

NJCE Safety Committee: The Safety Committee met on Monday, June 8th at 10am and minutes of the meeting were submitted for information. Committee is scheduled to meet next on Monday, September 14th at 10am via Zoom.

NJCE Finance Sub Committee: The Finance Sub Committee met on June 17th; submitted for information were the minutes of the meeting.

Finance Sub Committee made the following recommendations, which have been underlined for reference:

Excess Pollution Liability Quote: Underwriting Manager reported that they secured an excess and drop in coverage quote from Berkley (Admiral) amending the odor exclusion in the JIFs underlying Allied World Assurance Company's (AWACs) pollution policy to include coverage for Odor/Atmospheric Migration for 11- member entity locations. Locations were initially identified by the Underwriting Manager out of Origami to obtain a quote.

Finance Sub Committee had reviewed two quote options: (Option #1) \$10m with a \$5m retention for Odor/Atmospheric Migration with an annualized premium of \$294,000 and (Option #2) \$15m with a \$5m retention for Odor/Atmospheric Migration with an annualized premium of \$370,000. <u>Board of Commissioners agreed with the Committee recommendation that members be made aware of this excess coverage for applicable landfills, transfer stations and wastewater sites.</u>

<u>The Board of Fund Commissioners agreed with the coverage recommendation and suggested a special meeting be scheduled in July to review the proposed premiums.</u> The Underwriting Manager will continue to work with the Fund office on verification of member locations and to determine loss funding.

Professional Services:

Property Risk Engineering: The Committee reported it reviewed two property risk engineering proposals from Chubb and Zurich given the NJCE's uptick in property losses in the first quarter, largely due to potential maintenance issues. Underwriting Manager summarized the scope of work, deliverables and benefits of a property risk engineering program noting this initiative could be completed over multiple years. Each member's largest location was initially identified by the Underwriting Manager out of Origami to obtain the proposals. <u>Board of Commissioners agreed with the Committee recommendation to implement the program over a multi-year period and suggested each member identify three of their preferred locations for inspection.</u>

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent NJCE in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. Finance Sub Committee formed an Ad Hoc Committee consisting of Commissioner Kessler, Commissioner Shea and Fund Attorney to draft a scope of services for consideration by the Board. Commissioner Buono volunteered to serve as well. The Fund office will work with the Fund Attorney and Fund Qualified Purchasing Agent (QPA) to obtain quotes for services. *This was provided for information only; no action at this time.*

Conflict Attorney: Fund Office and Fund Attorney recommend the NJCE procure a conflict attorney to opine on a potential conflict for an active Atlantic County Utility Authority environmental claim involving Cozen O'Connor. The firm which is the plaintiff attorney in that claim also provides certain environmental services to other NJCE member counties. <u>Committee recommended inquiring with the Board of Fund Commissioners for firms</u>. The Board of Fund Commissioners agreed to submit firms to the Fund office.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expires June 2026. The Fund's cyber liability insurers view the NJCE's contractual relationship with the Chertoff Group as beneficial. <u>Committee recommended the Fund continue contracting for these services.</u>

Underwriting Manager is finalizing a renewal proposal with The Chertoff Group to include an updated scope of services and project deliverables. Upon receipt of the finalized renewal proposal and applicable pay to play forms, Fund Office will distribute the proposal to the Board of Fund Commissioners.

Cyber Claims: It was reported that when cyber incidents occur, it requires expedient response via engagement for such vendors. It was also reported that municipalities affiliated with the NJ Cyber Fund have experienced difficulties complying with local public contract laws and/or organizing their council quickly enough to rapidly engage contracts with cyber legal and forensic vendors. Recognizing this challenge, the Cyber JIF found a solution specific to the cyber legal counsel through a Master Service Agreement with the Breach Counsel. <u>Finance Sub Committee reviewed a final draft agreement adopted by the NJ Cyber Fund and recommended that the Fund Office and Underwriting Manager pursue a similar agreement with its Breach Counsel. The Board of Fund Commissioners agreed with the recommendation.</u>

Legacy claims – Finances: The establishment of a NJ Excess Residual Legacy Account and a Closed Years Account was approved by the Board of Fund Commissioners at the April meeting. The accounts will be established following the approval of the 12/31/2025 audit and this change will be reflected in the June or July Financial Fast Track. <u>*This was provided for information only; no action at this time.*</u>

Funding for property claims adjusting: In April, the Board accepted the Fund Office's recommendation on the approach to eliminating duplication in claims with respect to financial reporting. The Fund will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. PERMA Claims has met with leadership from the local TPA's and prepared them to begin issuing payments within the local SIR as of July 1, 2026. <u>*This was provided for information only; no action at this time.*</u>

Tracking Reports: Submitted for information was the Financial Fast Track as of March 31, 2026 reflecting a statutory surplus of $18.5 million. Also submitted was the Expected Loss Ratio as of March 31, 2026.

Regulatory Compliance Checklist as of 6/24/26: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: The 16th Annual Educational Seminar was held over two sessions on April 24th (201 participants) and May 1st (180 participants). At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Managers, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official have been issued. DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

The 2027 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a preliminary budget at the October meeting.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents were emailed to each respective County on May 5th.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2027 Renewal have begun and would provide an update (if any) at the next meeting on the renewal process.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from April to July 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo.

WC Claims Administration Report

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

Next Meeting: The next regularly scheduled meeting is Friday September 18, 2026 at 9:30AM virtually.

New Jersey Counties Excess Joint Insurance Fund
Annual Renewal Process Outline

1. **Late July**

   NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. **Launch date is tentatively set for July 15, 2026.**

2. **September**

   Members have completed exposure data updates in Origami and provided completed ancillary coverage applications. **Deadline date is tentatively set for September 4, 2026.**

   NJCE will provide a pre-renewal presentation for all NJCE members, which includes current market conditions and any potential structural changes to current insurance program or coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years. **Webinar to be scheduled for mid-September.**

   NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections. **Information to be provided (if available) at the NJCE September 18, 2026 meeting.**

3. **October**

   NJCE will provide updates on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre-budget projections. **Information to be provided at the NJCE October 23, 2026 meeting.**

4. **November**

   NJCE will provide updates on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting. **Information to be provided at the NJCE November 20, 2026 meeting.**

5. **December**

   NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption.

Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at a December meeting. **December special meeting has not been scheduled yet.**

6. **Early January**

   NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.

	ATLANTIC COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2026		
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**979,065**	**1,958,129**	**95,897,235**	**97,855,364**
2.	**CLAIM EXPENSES**				
	Paid Claims	403,440	418,845	48,475,266	48,894,111
	Case Reserves	819,592	954,805	14,929,554	15,884,358
	IBNR	(610,284)	(149,726)	6,787,629	6,637,903
	Excess Insurance Recoverabl	0	0	0	0
	Discounted Claim Value	(48,557)	(98,884)	(1,855,179)	(1,954,063)
	TOTAL CLAIMS	**564,192**	**1,125,040**	**68,337,269**	**69,462,309**
3.	**EXPENSES**				
	Excess Premiums	305,972	611,944	26,346,756	26,958,700
	Administrative	99,227	179,145	9,247,861	9,427,005
	TOTAL EXPENSES	**405,199**	**791,089**	**35,594,617**	**36,385,706**
4.	**UNDERWRITING PROFIT (1-2-3)**	**9,674**	**42,000**	**(8,034,651)**	**(7,992,651)**
5.	**INVESTMENT INCOME**	19,211	42,354	1,264,304	1,306,658
6.	**PROFIT (4 + 5)**	**28,885**	**84,354**	**(6,770,347)**	**(6,685,993)**
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	1,239,899	1,239,899
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**	**28,885**	**84,354**	**(5,530,448)**	**(5,446,094)**
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	504	1,111	(1,631,240)	(1,630,129)
	2016	619	1,364	(315,547)	(314,183)
	2017	652	1,437	358,737	360,174
	2018	1,004	2,213	(151,043)	(148,830)
	2019	1,916	4,222	760,659	764,881
	2020	1,604	3,536	337,375	340,911
	2021	708	1,559	(1,726,079)	(1,724,520)
	2022	407	898	(2,916,315)	(2,915,417)
	2023	1,424	3,137	(1,886,211)	(1,883,074)
	2024	5,591	12,321	828,352	840,674
	2025	4,782	10,556	810,857	821,413
	2026	9,674	42,000		42,000
TOTAL SURPLUS (DEFICITS)		**28,885**	**84,354**	**(5,530,454)**	**(5,446,100)**
TOTAL CASH					**8,004,214**

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	0	0	5,985,661	5,985,661
Case Reserves	0	0	1,185,894	1,185,894
IBNR	0	0	69,658	69,658
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(128,933)	(128,933)
TOTAL FY 2015 CLAIMS	**0**	**0**	**7,112,279**	**7,112,279**
FUND YEAR 2016				
Paid Claims	1,500	1,500	5,338,549	5,340,049
Case Reserves	(1,500)	(1,500)	653,007	651,507
IBNR	0	0	85,780	85,780
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(72,144)	(72,144)
TOTAL FY 2016 CLAIMS	**0**	**0**	**6,005,191**	**6,005,191**
FUND YEAR 2017				
Paid Claims	5,397	5,397	5,224,205	5,229,602
Case Reserves	(5,397)	(5,397)	174,040	168,644
IBNR	0	0	145,329	145,329
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(32,071)	(32,071)
TOTAL FY 2017 CLAIMS	**0**	**0**	**5,511,503**	**5,511,503**
FUND YEAR 2018				
Paid Claims	6,137	6,137	4,847,420	4,853,558
Case Reserves	(6,137)	60,522	776,922	837,444
IBNR	0	(66,659)	163,603	96,943
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(72,629)	(72,629)
TOTAL FY 2018 CLAIMS	**0**	**0**	**5,715,316**	**5,715,316**
FUND YEAR 2019				
Paid Claims	313	243	3,814,623	3,814,865
Case Reserves	10,355	10,355	756,395	766,750
IBNR	(10,668)	(10,598)	201,134	190,537
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(65,600)	(65,600)
TOTAL FY 2019 CLAIMS	**0**	**0**	**4,706,552**	**4,706,552**
FUND YEAR 2020				
Paid Claims	77,452	77,452	4,331,798	4,409,251
Case Reserves	(103,831)	(103,831)	618,302	514,472
IBNR	26,379	26,379	244,307	270,686
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(75,932)	(75,932)
TOTAL FY 2020 CLAIMS	**0**	**0**	**5,118,476**	**5,118,476**
FUND YEAR 2021				
Paid Claims	14,490	19,564	5,571,068	5,590,632
Case Reserves	16,344	16,344	1,156,616	1,172,960
IBNR	(30,834)	(35,908)	368,171	332,264
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(141,673)	(141,673)
TOTAL FY 2021 CLAIMS	**0**	**0**	**6,954,183**	**6,954,183**
FUND YEAR 2022				
Paid Claims	23,811	26,033	5,295,271	5,321,304
Case Reserves	(8,482)	(8,482)	2,708,413	2,699,931
IBNR	(15,329)	(17,551)	416,727	399,177
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(244,329)	(244,329)
TOTAL FY 2022 CLAIMS	**0**	**0**	**8,176,082**	**8,176,083**

FUND YEAR 2023				
Paid Claims	12,793	12,599	4,938,350	4,950,950
Case Reserves	209,073	209,076	2,029,987	2,239,063
IBNR	(221,866)	(221,675)	446,162	224,488
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(210,776)	(210,776)
TOTAL FY 2023 CLAIMS	**0**	**0**	**7,203,724**	**7,203,724**
FUND YEAR 2024				
Paid Claims	116,748	123,113	1,842,168	1,965,281
Case Reserves	(166,936)	(166,736)	2,233,561	2,066,825
IBNR	50,188	43,623	1,641,829	1,685,452
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(319,939)	(319,939)
TOTAL FY 2024 CLAIMS	**0**	**0**	**5,397,620**	**5,397,620**
FUND YEAR 2025				
Paid Claims	120,218	120,653	1,286,151	1,406,805
Case Reserves	627,515	695,865	2,636,416	3,332,281
IBNR	(747,732)	(816,518)	3,004,928	2,188,410
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(491,154)	(491,154)
TOTAL FY 2025 CLAIMS	**0**	**0**	**6,436,342**	**6,436,342**
FUND YEAR 2026				
Paid Claims	24,580	26,154		26,154
Case Reserves	248,590	248,590		248,590
IBNR	339,579	949,180		949,180
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(48,557)	(98,884)		(98,884)
TOTAL FY 2026 CLAIMS	**564,192**	**1,125,040**	**0**	**1,125,040**
COMBINED TOTAL CLAIMS	**564,192**	**1,125,040**	**68,337,269**	**69,462,309**

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF	March 31, 2026			
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	**3,668,064**	**11,004,193**	**369,829,068**	**380,833,261**
2. CLAIM EXPENSES				
Paid Claims	2,179,477	1,862,607	29,596,460	31,459,066
Case Reserves	(1,618,016)	2,023,952	12,305,536	14,329,488
IBNR	(618,272)	(144,426)	19,408,209	19,263,783
Discounted Claim Value	486,152	(120,680)	(4,230,960)	(4,351,640)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL CLAIMS	**429,341**	**3,517,753**	**56,910,426**	**60,428,179**
3. EXPENSES				
Excess Premiums	2,440,792	7,322,852	265,514,382	272,837,234
Administrative	238,408	703,554	25,830,190	26,533,745
TOTAL EXPENSES	**2,679,200**	**8,026,407**	**291,344,572**	**299,370,979**
4. UNDERWRITING PROFIT (1-2-3)	**559,523**	**(539,966)**	**21,574,070**	**21,034,103**
5. INVESTMENT INCOME	75,049	245,996	4,500,045	4,746,041
6. PROFIT (4+5)	**634,572**	**(293,970)**	**26,074,115**	**25,780,145**
7. Dividend	0	0	(7,207,551)	(7,207,551)
8. SURPLUS (6-7)	**634,572**	**(293,970)**	**18,866,564**	**18,577,166**
SURPLUS (DEFICITS) BY FUND YEAR				
2010	227	781	74,531	75,312
2011	58,045	59,391	402,937	462,328
2012	3,263	(51,774)	501,927	450,153
2013	3,732	8,532	1,150,864	1,159,395
2014	3,026	9,579	1,959,174	1,968,753
2015	(74,129)	(68,755)	1,357,359	1,288,604
2016	76,744	85,018	1,726,171	1,811,189
2017	8,011	18,673	2,653,339	2,672,012
2018	(557)	11,679	2,356,572	2,368,252
2019	92,687	102,206	1,933,109	2,035,315
2020	281,256	292,348	1,131,810	1,424,158
2021	(251,192)	(239,351)	(365,013)	(604,364)
2022	(255,512)	(242,363)	928,915	686,551
2023	335,277	353,656	(2,982,758)	(2,629,102)
2024	329,976	349,212	385,652	734,864
2025	15,937	50,077	5,651,976	5,702,053
2026	7,783	(1,032,879)		(1,032,879)
TOTAL SURPLUS (DEFICITS)	**634,572**	**(293,970)**	**18,866,564**	**18,572,594**
TOTAL CASH				**35,971,845**

CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		**0**	**0**	**171,840**	**171,840**
FUND YEAR 2011					
	Paid Claims	1,812	37,129	736,556	773,685
	Case Reserves	(49,617)	(105,029)	105,029	0
	IBNR	(20,095)	0	3,000	3,000
	Discounted Claim Value	10,405	10,405	(10,702)	(297)
TOTAL FY 2011 CLAIMS		**(57,494)**	**(57,494)**	**833,883**	**776,389**
FUND YEAR 2012					
	Paid Claims	3,391	9,904	1,829,038	1,838,942
	Case Reserves	(3,391)	51,426	69,382	120,808
	IBNR	2,867	(813)	3,680	2,867
	Discounted Claim Value	(5,069)	(5,069)	(7,298)	(12,367)
TOTAL FY 2012 CLAIMS		**(2,202)**	**55,447**	**1,894,802**	**1,950,249**
FUND YEAR 2013					
	Paid Claims	5,670	22,584	1,178,908	1,201,492
	Case Reserves	(8,170)	(25,084)	415,252	390,168
	IBNR	(2,030)	(2,030)	11,543	9,513
	Discounted Claim Value	2,730	2,730	(43,097)	(40,368)
TOTAL FY 2013 CLAIMS		**(1,800)**	**(1,800)**	**1,562,605**	**1,560,805**
FUND YEAR 2014					
	Paid Claims	0	0	881,155	881,155
	Case Reserves	0	0	80,850	80,850
	IBNR	(500)	(500)	19,380	18,880
	Discounted Claim Value	155	155	(10,475)	(10,320)
TOTAL FY 2014 CLAIMS		**(345)**	**(345)**	**970,909**	**970,565**
FUND YEAR 2015					
	Paid Claims	1,088	2,930	2,475,738	2,478,668
	Case Reserves	98,527	89,185	603,511	692,696
	IBNR	(15,243)	(7,743)	35,764	28,021
	Discounted Claim Value	(8,048)	(8,048)	(70,632)	(78,680)
TOTAL FY 2015 CLAIMS		**76,324**	**76,324**	**3,044,381**	**3,120,705**
FUND YEAR 2016					
	Paid Claims	(65,026)	(57,806)	1,441,001	1,383,196
	Case Reserves	(3,484)	(15,704)	919,123	903,419
	IBNR	(7,554)	(2,554)	23,020	20,466
	Discounted Claim Value	2,697	2,697	(90,241)	(87,545)
TOTAL FY 2016 CLAIMS		**(73,367)**	**(73,367)**	**2,292,903**	**2,219,536**
FUND YEAR 2017					
	Paid Claims	0	457	1,640,498	1,640,955
	Case Reserves	0	(457)	345,734	345,277
	IBNR	(3,644)	(3,644)	25,386	21,741
	Discounted Claim Value	(154)	(154)	(40,157)	(40,311)
TOTAL FY 2017 CLAIMS		**(3,799)**	**(3,799)**	**1,971,460**	**1,967,662**

FUND YEAR 2018				
Paid Claims	0	430	1,627,847	1,628,277
Case Reserves	2,500	2,071	633,512	635,583
IBNR	4,197	4,197	117,327	121,524
Discounted Claim Value	(1,210)	(1,210)	(72,411)	(73,622)
TOTAL FY 2018 CLAIMS	**5,486**	**5,486**	**2,306,275**	**2,311,761**
FUND YEAR 2019				
Paid Claims	7,352	29,084	1,762,769	1,791,853
Case Reserves	(73,528)	(126,175)	915,993	789,818
IBNR	(39,429)	(8,513)	137,880	129,367
Discounted Claim Value	16,766	16,766	(99,127)	(82,361)
TOTAL FY 2019 CLAIMS	**(88,839)**	**(88,839)**	**2,717,515**	**2,628,676**
FUND YEAR 2020				
Paid Claims	0	19,957	2,059,147	2,079,104
Case Reserves	(1,134)	8,059	952,692	960,751
IBNR	(308,648)	(234,098)	604,550	370,452
Discounted Claim Value	33,065	33,065	(193,474)	(160,409)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	**(276,717)**	**(276,717)**	**3,254,096**	**2,977,379**
FUND YEAR 2021				
Paid Claims	6,121	12,850	3,403,434	3,416,284
Case Reserves	242,883	623,186	1,880,569	2,503,755
IBNR	34,887	(352,145)	1,035,311	683,166
Discounted Claim Value	(27,867)	(27,867)	(375,778)	(403,645)
TOTAL FY 2021 CLAIMS	**256,024**	**256,024**	**5,943,537**	**6,199,561**
FUND YEAR 2022				
Paid Claims	360,213	269,237	2,273,066	2,542,303
Case Reserves	(361,712)	496,404	1,716,601	2,213,004
IBNR	242,644	(524,495)	1,784,444	1,259,949
Discounted Claim Value	19,816	19,816	(379,863)	(360,047)
TOTAL FY 2022 CLAIMS	**260,961**	**260,961**	**5,394,248**	**5,655,209**
FUND YEAR 2023				
Paid Claims	69,870	(40,308)	5,375,202	5,334,894
Case Reserves	(27,143)	(91,734)	694,406	602,672
IBNR	(423,470)	(248,701)	4,501,726	4,253,025
Discounted Claim Value	52,983	52,983	(694,458)	(641,475)
TOTAL FY 2023 CLAIMS	**(327,760)**	**(327,760)**	**9,876,877**	**9,549,117**
FUND YEAR 2024				
Paid Claims	282,434	(75,076)	2,203,383	2,128,307
Case Reserves	(4,751)	(115,503)	2,414,779	2,299,276
IBNR	(685,818)	(217,555)	4,710,250	4,492,694
Discounted Claim Value	86,724	86,724	(982,534)	(895,811)
TOTAL FY 2024 CLAIMS	**(321,411)**	**(321,411)**	**8,345,877**	**8,024,466**
FUND YEAR 2025				
Paid Claims	6,552	128,766	536,878	665,644
Case Reserves	(6,469)	58,304	558,103	616,407
IBNR	(32,675)	(219,662)	6,394,948	6,175,286
Discounted Claim Value	30,568	30,568	(1,160,711)	(1,130,143)
TOTAL FY 2025 CLAIMS	**(2,024)**	**(2,024)**	**6,329,218**	**6,327,194**
FUND YEAR 2026				
Paid Claims	1,500,000	1,502,468		1,502,468
Case Reserves	(1,422,528)	1,175,005		1,175,005
IBNR	636,240	1,673,832		1,673,832
Discounted Claim Value	272,591	(334,240)		(334,240)
TOTAL FY 2026 CLAIMS	**986,303**	**4,017,065**	**0**	**4,017,065**
COMBINED TOTAL CLAIMS	**429,341**	**3,517,753**	**56,910,426**	**60,428,179**

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

April 30, 2026

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	0	0	0	1	1	5	3	17	23	50
April-26	0	0	0	0	0	0	1	1	5	3	15	30	55
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	7	5
Limited Reserves													$3,297
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$0	$0	$0	$2	$1	$2,426	$1	$39,648	$127,362	$169,440
April-26	$0	$0	$0	$0	$0	$0	$2	$1	$2,426	$1	$29,228	$149,679	$181,337
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($10,420)	$22,317	$11,897
Ltd Incurred	$34,420	$342,419	$248,885	$62,964	$160,139	$535,711	$476,187	$513,019	$644,083	$222,426	$226,587	$151,181	$3,618,021
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	1	0	2	2	3	4	4	8	15	34	13	86
April-26	0	1	0	2	2	2	4	4	8	15	33	28	99
NET CHGE	0	0	0	0	0	-1	0	0	0	0	-1	15	13
Limited Reserves													$23,279
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$7,468	$0	$479,833	$457,197	$30,709	$7,493	$534,054	$171,250	$44,612	$554,758	$6,800	$2,294,173
April-26	$0	$7,468	$0	$479,833	$457,197	$28,230	$7,493	$534,026	$171,250	$44,613	$553,737	$20,803	$2,304,649
NET CHGE	$0	$0	$0	$0	$0	($2,479)	$0	($28)	$0	$1	($1,021)	$14,003	$10,476
Ltd Incurred	$485,129	$475,254	$139,531	$1,078,657	$621,436	$263,945	$39,773	$873,547	$687,592	$50,235	$560,152	$23,845	$5,299,096
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	0	0	0	0	2	2	1	7	7	19
April-26	0	0	0	0	0	0	0	2	2	1	7	9	21
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves													$18,312
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$0	$0	$0	$0	$124,530	$234,865	$3,100	$19,636	$8,497	$390,628
April-26	$0	$0	$0	$0	$0	$0	$0	$124,530	$234,295	$3,100	$17,309	$5,318	$384,551
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	($570)	$0	($2,328)	($3,180)	($6,077)
Ltd Incurred	$44,268	$68,659	$37,043	$57,941	$40,015	$40,094	$210,270	$235,841	$311,128	$23,683	$45,550	$16,375	$1,130,866
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	9	10	7	6	12	12	24	33	47	61	84	29	334
April-26	9	10	7	5	11	13	23	33	44	52	82	34	323
NET CHGE	0	0	0	-1	-1	1	-1	0	-3	-9	-2	5	-11
Limited Reserves													$43,244
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$1,185,894	$586,618	$169,825	$331,773	$318,478	$471,982	$1,159,044	$2,189,682	$1,750,121	$2,119,983	$3,350,042	$219,840	$13,853,283
April-26	$1,185,894	$586,618	$168,228	$296,133	$248,475	$758,964	$1,078,201	$2,176,651	$1,676,003	$2,080,679	$3,437,230	$274,770	$13,967,845
NET CHGE	$0	$0	($1,597)	($35,640)	($70,003)	$286,981	($80,844)	($13,031)	($74,119)	($39,304)	$87,188	$54,930	$114,562
Ltd Incurred	$6,604,913	$5,075,725	$4,991,780	$4,446,712	$3,754,274	$4,352,619	$5,979,222	$6,544,885	$5,513,400	$3,835,576	$4,733,053	$338,487	$56,170,645
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	9	11	7	8	14	15	29	40	62	80	142	72	489
April-26	9	11	7	7	13	15	28	40	59	71	137	101	498
NET CHGE	0	0	0	-1	-1	0	-1	0	-3	-9	-5	29	9
Limited Reserves													$33,812
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$1,185,894	$594,086	$169,825	$811,606	$775,675	$502,691	$1,166,539	$2,848,267	$2,158,661	$2,167,696	$3,964,085	$362,499	$16,707,524
April-26	$1,185,894	$594,086	$168,228	$775,966	$705,672	$787,193	$1,085,695	$2,835,208	$2,083,973	$2,128,393	$4,037,504	$450,569	$16,838,382
NET CHGE	$0	$0	($1,597)	($35,640)	($70,003)	$284,502	($80,844)	($13,059)	($74,689)	($39,303)	$73,419	$88,070	$130,858
Ltd Incurred	$7,168,729	$5,962,058	$5,417,239	$5,646,275	$4,575,864	$5,192,369	$6,705,452	$8,167,292	$7,156,203	$4,131,919	$5,565,343	$529,887	$66,218,628

ATLANTIC COUNTY INSURANCE COMMISSION

TO:	Fund Commissioners
FROM:	J.A. Montgomery Consulting, Safety Director
DATE:	July 3, 2026
DATE OF MEETING:	July 10, 2026

ACIC SERVICE TEAM

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

May - July 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 8:** Attended the ACIC meeting.
- **May 8:** Attended the ACIC Claims Committee meeting.
- **May 15:** Conducted loss control visits at the Oscar E. McClinton Waterfront Park, Boathouse, Estelle Manor Park, and the Veterans' Museum.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 8**: Plan to attend the ACIC Safety Committee meeting.
- **July 10**: Plan to attend the ACIC meeting.
- **July 10**: Plan to attend the ACIC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers, and Training Administrators. They can be viewed at Safety Director Bulletins:

- Chainsaw - Best Practices

NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

LEARNING MANAGEMENT SYSTEM (LM)

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).

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 cancelled or the class is full. Thank you.**

July through August 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
7/7/26	Hearing Conservation	1:00 - 2:00 pm
7/8/26	Bloodborne Pathogens	8:30 - 9:30 am
7/8/26	Work Zone: Flagger	10:00 - 11:00 am
7/8/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
7/9/26	Back Safety/Material Handling	9:00 - 10:00 am
7/9/26	Confined Space Entry	8:30 - 11:30 am
7/9/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/10/26	Personal Protective Equipment	8:30 - 10:30 am
7/10/26	Fire Safety	11:00 - 12:00 pm
7/13/26	Mower Safety	8:30 - 9:30 am
7/13/26	Shop and Tool Safety	10:00 - 11:00 am
7/13/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/14/26	Preparing for First Amendment Audits	9:00 - 11:00 am
7/14/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/15/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
7/15/26	Work Zone: Temporary Traffic Controls	9:00 -11:00 am
7/15/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
7/16/26	Bloodborne Pathogens	7:30 - 8:30 am
7/16/26	Asbestos Awareness	9:00 - 11:00 am
7/16/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
7/16/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
7/17/26	CDL: Drivers' Safety Regulations	8:00 - 10:00 am
7/17/26	Driving Safety Awareness	10:30 - 12:00 pm
7/20/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/21/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
7/21/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
7/22/26	Sanitation and Recycling Safety	7:30 - 9:30 am
7/22/26	Personal Protective Equipment	10:00 - 12:00 pm

7/22/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/23/26	Fire Extinguisher Safety	8:30 - 9:30 am
7/23/26	Fire Safety	10:00 - 11:00 am
7/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
7/24/26	Bloodborne Pathogens	10:30 - 11:30 am
7/27/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
7/27/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
7/28/26	Hearing Conservation	8:30 - 9:30 am
7/28/26	Dealing with Difficult People and De-Escalation	10:00 - 11:30 am
7/28/26	AI Best Practices	11:00 - 12:00 pm
7/29/26	Confined Space Entry	8:30 - 11:30 am
7/29/26	Chainsaw Safety	1:00 - 2:00 pm
7/30/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/26	Mower Safety	11:00 - 12:00 pm
7/31/26	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/26	Fall Protection Awareness	10:00 - 12:00 pm
8/3/26	Hazard Communication/NJ Right to Know	8:00 - 9:30 am
8/3/26	Hearing Conservation	10:00 - 11:00 am
8/3/26	Shop and Tool Safety	1:00 - 2:00 pm
8/4/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/4/26	Chipper Safety	11:00 - 12:00 pm
8/4/26	Fire Safety	1:00 - 2:00 pm
8/5/26	Personal Protective Equipment	8:30 - 10:30 am
8/5/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/5/26	Mower Safety	11:00 - 12:00 pm
8/6/26	Fire Extinguisher Safety	8:30 - 9:30 am
8/7/26	Confined Space Entry	8:30 - 11:30 am
8/7/26	Playground Safety Inspections	1:00 - 3:00 pm
8/10/26	Implicit Bias in the Workplace	9:00 - 10:30 am
8/10/26	Heavy Equipment Safety	1:00 - 3:00 pm
8/11/26	Fall Protection Awareness	8:30 - 10:30 am
8/11/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
8/12/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
8/12/26	Ethical Decision Making	9:00 - 11:30 am
8/13/26	Bloodborne Pathogens	8:30 - 9:30 am
8/13/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
8/14/26	Mower Safety	7:30 - 8:30 am
8/14/26	Chainsaw Safety	9:00 - 10:00 am
8/17/26	Hearing Conservation	8:30 - 9:30 am
8/17/26	Fire Safety	10:00 -11:00 am
8/18/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
8/18/26	Personal Protective Equipment	1:00 - 3:00 pm
8/19/26	Asbestos Awareness	1:00 - 3:00 pm
8/19/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/20/26	Confined Space Entry	8:30 - 11:30 am
8/20/26	Fire Extinguisher Safety	1:00 - 2:00 pm
8/21/26	Bloodborne Pathogens	8:30 - 9:30 am
8/21/26	Work Zone: Flagger	1:00 - 2:00 pm
8/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
8/25/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/26	Driving Safety Awareness	1:30 - 3:00 pm
8/26/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm

8/26/26	Bloodborne Pathogens	1:00 - 2:00 pm
8/27/26	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/27/26	Work Zone: Flagger	10:30 - 11:30 am
8/28/26	Excavation, Trenching and Shoring Awareness	8:30 - 10:00 am
8/31/26	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am

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 cancelations 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^)

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10th	Middlesex Co. Fire Academy^	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16th	Morris County Public Safety Training Academy^	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24th	Atlantic Cape Community College^	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16th*	Burlington Co. Emergency Training Center^	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5th*	Rowan College of South Jersey^	Gloucester	1400 Tanyard Rd., Sewell, NJ

* Tentative ^ 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

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	365	$433,971.12	$184,998.87	$248,972.25	57%	92%
July						
August						
September						
October						
November						
December						
Grand Total	**1762**	**$2,167,017.12**	**$878,296.15**	**$1,288,720.97**	**59%**	**91%**

CRC
Claims Resolution Corporation, Inc.

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	323	$377,065.10	$156,089.84	$220,975.26	59%	91%
July						
August						
September						
October						
November						
December						
Grand Total	1552	$1,848,917.04	$763,390.52	$1,085,526.52	59%	89%

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	42	$56,906.02	$28,909.03	$27,996.99	49%	100%
July						
August						
September						
October						
November						
December						
Grand Total	210	$318,100.08	$114,905.63	$203,194.45	64%	99%

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						
August						
September						
October						
November						
December						
Grand Total	0	$0.00	$0.00	$0.00	-	-

CRC
Claims Resolution Corporation, Inc.

TOP 10 PROVIDERS

1-1-26 through 6-30-26

Atlantic County Insurance Commission - Combined		
Provider	**Specialty**	**Allowable**
SHORE MEDICAL CENTER	Hospital	$175,346.73
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	$94,760.16
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	$65,326.10
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	$64,912.23
LINWOOD	Skilled Nursing	$63,840.00
ORTHO NJ LLC	Orthopedic Surgery	$60,345.73
OSPREY REHABILITATION LLC	Physical Therapy	$30,929.75
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	$27,985.50
EXCEL CARE AT EGG HARBOR	Skilled Nursing	$26,000.00
TWIN BORO PHYSICAL THERAPY	Physical Therapy	$24,665.00
Grand Total		**$634,111.20**

COUNTY OF ATLANTIC		
Provider	**Specialty**	**Allowable**
SHORE MEDICAL CENTER	Hospital	$174,649.33
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	$88,649.67
LINWOOD	Skilled Nursing	$63,840.00
ORTHO NJ LLC	Orthopedic Surgery	$57,807.73
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	$45,844.70
OSPREY REHABILITATION LLC	Physical Therapy	$26,929.75
EXCEL CARE AT EGG HARBOR	Skilled Nursing	$26,000.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	$25,305.50
SHREWSBURY AMBULATORY ANESTHES	Anesthesiology	$23,914.93
TWIN BORO PHYSICAL THERAPY	Physical Therapy	$21,985.00
Grand Total		**$554,926.61**

UTILITY AUTHORITY		
Provider	**Specialty**	**Allowable**
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	$19,481.40
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	$6,409.95
HEALTH MEDICAL ASSOCIATES	Urgent Care	$3,050.00
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	$2,275.00
OSPREY REHABILITATION LLC	Physical Therapy	$860.80
JERSEY SHORE AMBULATORY SURGICAL CENTER	Ambulatory Surgical Center	$490.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	$401.00
TWIN BORO PHYSICAL THERAPY	Physical Therapy	$386.03
ORTHO NJ LLC	Orthopedic Surgery	$170.00
ARMC ANESTHESIOLOGISTS	Anesthesiology	$106.00
Grand Total		**$33,630.18**

Atlantic County Insurance Commission

Workers' Compensation Claims Reported
06/01/2026 - 06/30/2026

Claim Type	Atlantic County Utility Authority	County of Atlantic	Improvement Authority	Grand Total
Incident Only	0	5	0	5
Medical Only	10	6	0	16
Grand Total	**10**	**11**	**0**	**21**

Insurance Agencies, Inc.

Atlantic County Insurance Commission

Risk Management Consultant Report

To: Atlantic County Insurance Commission
From : Risk Management Consultants
Date: July 10, 2026

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

Claim Count by Line of Business.

	Full Year 2025 #Claims	%	YTD 2026 #Claims	%
Auto/Auto PD	28	6%	22	14%
GL/EPL/POL	133	31%	36	23%
Property	60	14%	9	6%
W0rk Comp	210	49%	89	57%
Totals	**431**	**100%**	**156**	**100%**

WC YTD 131 Total Claims 51 Open, 80 Closed, (42 Closed No Pay, 38 Closed/Settled)

Activities since May's meeting:

Reviewed April's Loss Control Inspections
Reviewed May's Loss Control Inspections
Worked with the ACIA for new County building project
Reviewed 26 Filed Complaints and Tort Claim Notices (Since May 8th)
Reviewed YTD Loss Runs from CRC
Started work on the 2027 ACIC renewals with CELJIF

MEL Bulletins

Earbuds & Headphones Best Practices
Head protection Selection Best Practices

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

SAFETY DIRECTOR BULLETIN

EARBUDS & BLUETOOTH HEADPHONES IN THE WORKPLACE BEST PRACTICES

Earbuds and Bluetooth Headphones are common on many worksites and have been identified as a contributing factor in several fatalities. For example, Oregon OSHA found that a worker lost awareness of his surroundings while listening to music through his earbuds. Unaware that a slow-moving excavator was approaching from behind, he stepped into its path, was struck, and fatally run over.

The risks associated with wearing all types of earbuds and headphones on the job include:

- Difficulty hearing moving equipment, alarms, warnings, horns, shouts, or instructions that could result in being struck by, or caught in, machinery
- The onset or worsening of hearing loss can result from excessive volume. Even music played through earbuds and headphones can contribute to overall noise exposure at work. If the permissible exposure level (PEL) of 90 dBA for noise is exceeded, then the employee's exposure must be reduced to at or below the PEL by reducing or removing noise and using hearing protection.
- Interference with hearing protectors with a labeled Noise Reduction Rating (NRR).
- Difficulty communicating clearly with co-workers.
- Inserted earbuds can become contaminated with workplace chemicals, leading to increased exposures or irritation to the ear canal; likewise, silicone earbuds may be irritants.

Managers should consider the following best practices:

- Do a thorough evaluation of your entire workplace. Identify jobs, work processes, and equipment to determine where the use of earbuds and headphones should be prohibited, along with areas where their use will not create a hazard to the user or others in the area.
- Inform employees about the hazards of using earbuds and headphones on the job. Reinforce messages often. Include both the factual and emotional impact of hearing loss on the professional and personal lives of workers.
- Adopt a policy that prohibits the use of earbuds and headphones in areas where they present a risk to employee health or safety.

MSI offers several resources to implement these best practices at your agency:

- MSI Model Policy: Earbud & Bluetooth Headphones
- MSI Video Briefing: Earbuds and Bluetooth Headphones Best Practices
- MSI Infographic: No Earbud Zones

Source: Oregon OSHA Hazard Alert: What You Should Know About Using Earbuds on the Job

SAFETY DIRECTOR BULLETIN

HEAD PROTECTION SELECTION BEST PRACTICES

Evaluating head protection for public employees is a critical safety responsibility. Below is a structured approach to selecting and evaluating hard hats and helmets, referencing OSHA standards and industry best practices.

OSHA General Industry Standard 29 CFR 1910.135 requires employers to provide head protection when there is a potential for injury to the head from impact, falling or flying objects, or electrical shock and burns. Head protection must meet ANSI/ISEA Z89.1-2014.

Types	Type I	Reduces the force of impact from a blow only to the top of the head
	Type II	Reduces the force of impact from a blow to the top and sides of the head
Classes	Class C	**Conductive:** Does not offer protection from electrical hazards
	Class G	**General:** Contact with Low-Voltage Conductors Rated for 2,200 Volts
	Class E	**Electrical:** Contact with Higher Voltage Conductors Rated for 20,000 Volts
Designations	HV	High Visibility
	HT	High Temperatures Up to 140° F
	LT	Low Temperatures Down to 22° F
		Reversible: Reverse Donning Permitted

ANSI/ISEA Z89.1-2019 Industrial Head Protection

Start by conducting a Job Hazard Assessment (JHA), looking for potential hazards from being struck on the head by an object. Will the object only be falling from above the worker? Or is there a possibility that an object could strike the worker's head from the side? That will determine whether a Type I or Type II helmet is appropriate.

What is the risk of coming in contact with an electrified wire or conductor? Can the power be controlled by turning it off at the source? What level of voltage can be expected? Most building voltages are either 120 volts or 240 volts. Or will workers be potentially exposed to overhead transmission wires? The answers to these questions will determine which electrical protective class is appropriate.

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APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – May 8, 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:

Jacqueline Woods	*Absent*
Tammi Robbins	Present
Janette Kessler	Present
Michael Fedorko	Present
Timothy Edmunds	*Absent*

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Brad Stokes**
Claims Administrator	Claims Resolution Corporation **Monette Galello** **Kate Perry** **Candace Jorden** PERMA Claims **Kerin Drumheiser** Vanguard Claims **Sarah Mentzer – By Phone**
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	**N. Lynne Hughes** **Arthur Murray**
Treasurer	**Bonnie Lindaw – Not Present**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince**
Risk Management Consultant	Insurance Agencies, Inc. **Michael Ridge**

ALSO PRESENT:
Karen Read, PERMA
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF APRIL 10, 2026.

Motion: **Commissioner Fedorko**
Second: **Commissioner Kessler**
Vote: **2 Ayes – Commissioner Robbins Abstained**

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw was not present and Commissioner Robbins presented the Treasurer's bank reconciliation report through April 2026. The admin account balance is $8,750,857.44. Interest earned to date is $78,004.30. The workers' compensation account has $144,787.70 in outstanding checks. Interest earned to date is $1,075.52. The general liability account has $10,610.01 in outstanding checks. Interest earned to date is $262.80.

Resolution 16-26 is the May Bills List which includes quarterly payments to the professionals from fund year 2026, and a payment to Column Software for advertising and PERMA for postage from fund year 2025. All payments total $173,162.94. The payments are in line with budgeted amounts and the Treasurer recommended approval. There were no questions. Noting, the resolution number was corrected to 17-26.

MOTION TO APPROVE RESOLUTION 17-26 THE MAY BILLS LIST.

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

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

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

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

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

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

CERTIFICATES OF INSURANCE: There were five certificates issued for the month of April 2026.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL held their last meeting on April 23, 2026. A summary of the meeting is included on pages 5-8 of today's agenda. Commissioner Kessler briefly discussed how legacy claims are being handled. The next meeting of the CEL will be held on June 26, 2026.

The Commission's financial fast track reports for January show the deficit at $5.4 million with cash on hand of $10.6 million.

The CEL's financial fast track report for February shows a surplus of $17.9 million and $31 million in cash. Mr. Stokes noted there were a lot of property claims across the membership this past winter as a result of freezing pipes.

The claims activity report for March shows 42 claims were closed.

The 2026 limit schematic report along with excess and ancillary coverage policies are available on the OneDrive Program.

Second assessment payments for the member entities are due on June 15, 2026. The Fund office will be issuing notices in the near future.

The 2026 two-day MEL Educational Seminar was held virtually and well attended. CEU's were made available.

The 2026 New Jersey Association of Counties conference was held this week at Caesar's in Atlantic City. Conner Strong & Buckelew presented two workshops, one on public sector health benefits and the other on cybersecurity. Commissioner Robbins requested a copy of the health benefits presentation.

Commissioner Kessler asked when the list of properties to be appraised should be submitted, and Mr. Stokes advised her to send it in as soon as possible.

CLAIMS SERVICES: Commissioner Kessler commented that, with the close of the first quarter and following the transition to the new TPA, she has no longer needed to repeatedly follow up on outstanding work notes, reports, and related claim matters. She stated that the improved claims handling process has provided her with additional time during the work week and expressed her appreciation to CRC for its responsiveness and effective claims management.

Ms. Drumheiser commented that the TPA Summit and Coverage Overview was presented on April 8, 2026. This event was well attended by CRC. Ed Cooney and Jonathon Tavares reviewed changes in coverages. Kerin Drumheiser and the claims team reviewed many topics including reporting requirements, excess reporting, file maintenance, and communications. It was a very good session.

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

Mr. Prince reported he has multiple loss control visits for Atlantic County scheduled for the month of May.

MANAGED CARE: Kate Perry of CRC presented CRC's reports. Workers' comp billing through the month of April shows 114 bills were processed. They were billed at $184,977.51, and paid $110,581.28, representing $75,396.23 in savings. The top two providers are Linwood skilled nursing and Shore

Orthopedic. The month of April had 20 claims reported, 13 medical only, three indemnity, three incident only, and one was denied. The ACUA had six claims and the County had 14 claims.

CLAIMS - CRC: Kate Perry of CRC provided the claims services report. She reported 15 claims from CRC were reviewed during Executive Session. One claim from Vanguard was presented. Questions were presented and answered. Ms. Perry requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 16 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

RISK MANAGER'S REPORT: Mike Ridge of Insurance Agencies presented the Risk Manager report of activities from April to May. Mr. Ridge reported they continue monitoring the claims experience for 2025 vs. 2026, along with common causes of workers' compensation claims. The managers also reviewed the sexual abuse procedure policies and manuals, JA Montgomery inspection reports, excess reports and tort claim notices.

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 July 10, 2026 at 11:00 A.M. Noting, the agenda indicated the next meeting date is July 12, 2026, however, it was corrected to reflect the correct next meeting date of July 10, 2026.

MOTION TO ADJOURN THE MEETING.
Motion: **Commissioner Fedorko**
Second: **Commissioner Kessler**
Vote: **3 Ayes**

MEETING ADJOURNED: 11:44 A.M.
Minutes prepared by: Chandra Anderson, Secretary