ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
MAY 8, 2026

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

I. Advertising the notice in the Press of Atlantic City

II. Filing advance written notice of this meeting with the Commissioners of the Atlantic County Insurance Commission; and

III. Posting notice on the Public Bulletin Board in the Atlantic County Office Building

ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES:** April 10, 2026 Open Minutes………..............…......**Appendix I**

- ❑ **CORRESPONDENCE – None**

- ❑ **TREASURER– Bonnie Lindaw**
  Resolution 16-26 – May 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 16

- ❑ **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: July 10, 2026**
- ❑ **MEETING ADJOURNMENT**

RESOLUTION NO. 17-26

ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – MAY 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 2025

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/25	47.36
		47.36
COLUMN SOFTWARE PBC	ORD#COL15198 INV AE396ECC-0018 12/18/25	52.60
		52.60
	Total Payments FY 2025	**99.96**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE SERVICES Q2 2026 05/26	46,875.00
		46,875.00
CLAIMS RESOLUTION CORPORATION, INC.	CLAIMS ADMIN Q2 2026 05/26	67,875.00
		67,875.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	1.48
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR Q2 2026 5/26	32,473.00
		32,474.48
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES Q2 2026 05/26	2,563.50
		2,563.50
CHANDRA ANDERSON	SECRETARY SERVICES Q2 2026 05/26	1,275.00
		1,275.00
DEBRA K. TOWNSEND	TREASURER FEE Q2 2026 05/26	750.00
		750.00
INSURANCE AGENCIES, INC.	RMC FEE-Q2 2026 INV 27668 05/26	21,250.00
		21,250.00
	Total Payments FY 2026	**173,062.98**
	TOTAL PAYMENTS ALL FUND YEARS	**173,162.94**

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Chairperson

Attest:

______________________________ Dated:________________________

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

Treasurer

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ATLANTIC COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date:	May 8, 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 **pages 4** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for April 2026. There was a total of 5 certificates of insurance issued during this period.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) –** The NJCE held their last meeting on April 23, 2026. Included in the agenda on **pages 5-8** is a summary report of the meeting. The NJCE is scheduled to meet virtually on Friday, June 26, 2026 at 9:30 a.m.

- ❑ **Financial Fast Track –** Included on **pages 9-11** of the agenda are the Financial Fast Track Reports for November & December for the Insurance Commission. As of January 31, 2026, the Commission has a deficit of **$5,474,984.** 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 $10,645,050.

- ❑ **NJ CEL Property and Casualty Financial Fast Track –** Included in the agenda on **pages 12-14** is the Financial Fast Track Report for the CEL for February. The report indicates the Fund has a surplus of **$17,938,022** and over $31 million in cash.

- ❑ **Claims Tracking Report —** Included in the agenda is the Claims Activity Report for March that tracks open claims. **Page 15**

- ❑ **Claims Summit:** The NJCE TPA Summit & Coverage Overview was presented by CSB Underwriting and PERMA Claims on Wednesday, April 8, 2026, in our Camden office. We had a great turnout, 37 in-person and an additional 8 on Zoom. Ed Cooney and Jonathon Tavares detailed the changes in coverage within all lines of business and highlighted reporting triggers. Kerin Drumheiser along with the Claims team, dove into many topics including Financial Reporting, Claim File Maintenance, Reporting Requirements and more. We are pleased with the responses following this session and plan to hold a fully virtual session in 2027.

- **2026 Excess Insurance and Ancillary Coverage Policies –** The NJCE renewal policies are available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

- **2026 Property & Casualty Assessments –** As a reminder, the second assessment payments are due on June 15th. The Fund Office will be sending out notices in the next few weeks.

- **2026 MEL, MRHIF & NJCE Educational Seminar -** The 16th Annual Educational Seminar was held virtually again this year. Two sessions were held and both were well attended. The seminar qualified for Continuing Education Credits.

- **2026 New Jersey Association of Counties Conference**: The 75th Annual Conference was held this week at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund exhibited at the conference. Conner Strong & Buckelew presented two workshops, one on Public Sector Health Benefits and the other on Cybersecurity Strategy for County Governments.

Atlantic County Insurance Comm.

From 4/1/2026 To 5/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Atlantic City I - The County of Atlantic	1301 Bacharach Blvd. Atlantic City, NJ 08401	RE: Event Participation The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the County's participation in events and block parties during the current calendar year.	4/9/2026 #6275094	GL AU EX WC OTH
H - City of Atlantic City I - Atlantic County Improvement Authority	1301 Bacharach Blvd. Atlantic City, NJ 08401	RE: Event Participation The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the County's participation in events and block parties during the current calendar year.	4/9/2026 #6275089	GL AU EX WC OTH
H - Smithville Community Center I - The County of Atlantic	25 N. Quail Hill Blvd Galloway, NJ 08205	RE: Use of Facilities- Polling Location The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for a polling location.	4/10/2026 #6275945	GL AU EX WC OTH
H - Various Business Entities I - The County of Atlantic	Participating in the Teen Arts Festival Hammonton, NJ 08037		4/30/2026 #6293819	GL AU EX WC OTH
H - Various Business Entities I - The County of Atlantic	Participating in the Teen Arts Festival Hammonton, NJ 08037		4/30/2026 #6293800	GL AU EX WC OTH
Total # of Holders: 5				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 23, 2026

Memo to: Commissioners
Atlantic County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF April Report

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF April Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee did not meet prior to the Fund meeting; however, as per the Claims Committee Charter, the Fund entered closed session to discuss two property claims in excess of $500,000.

2026 Meeting Dates: The Board of Fund Commissioners accepted a request to amend three meeting dates as follows: Friday June 26, 2026 at 9:30a.m., Friday September 18, 2026 at 9:30am and October 23, 2026 at 1:30; all meetings will remain virtual.

Legacy Claims - Finances: Executive Director met with the Fund Attorney and Treasurer to discuss the feasibility of collapsing Fund Years 2010 – 2019 and establishing a NJ Counties Excess Legacy Account within the FUND to transfer the outstanding liabilities (case reserves and IBNR) of 2010 – 2019. The Finance Sub-Committee was notified and approved the introduction of this initiative; submitted for information was a memorandum outlining the action and objectives.

The Board of Fund Commissioners accepted the recommendation, as approved by the Finance Sub-Committee, and adopted a resolution authorizing transfer of outstanding liabilities for NJCE Fund Years 2010 through 2019 and establishing the Residual Legacy Account ("RLA") and Closed Years Account.

Funding for Property Claims Adjusting: At the February meeting, the Board of Fund Commissioners approved the Executive Director's proposal to change the funding of the property claims adjustment (not including Auto Physical Damage) to eliminate the duplication in claims with respect to financial reporting. After approval, PERMA Claims worked through the potential loss funding change and determined there were additional challenges to this process.

Submitted for information was an amended recommendation and proposed workflow for consideration. The recommendation is that the NJCE will not fund the primary insurance commission layer and instead will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. This process is currently in place for PERMA managed JIFs within the Municipal Excess Liability JIF. In addition, this would eradicate the duplication effect of the billback process while concurrently allowing the current first-dollar model to stay in place. Vanguard, the Excess Property Third-Party Administrator (TPA), will no longer issue payments within the commission layer but rather instruct the local TPA who and what to pay. The Board of Fund Commissioners accepted the amended recommendation and authorized the NJCE Excess Property TPA to continue to handle property claims from dollar one and the Local Commission pay until the Local Commission retention is satisfied.

Landfill Roundtable Meeting: A virtual round-table discussion on was held on March 25th and was well attended by representatives from County JIF members, non-member Counties members and various professionals. The meeting focused on the ongoing challenges faced by Atlantic County Utility Authority (ACUA) regarding odor-related claims, fee shifting and exclusions in pollution liability insurance policies. Other New Jersey counties operating landfills expressed their concerns and shared their experiences and best practices.

Kevin Hagan from Princeton Public Affairs outlined a potential legislative strategy and proposed developing both state and federal legislation to address fee-shifting concerns and regulatory requirements. The group agreed to continue discussions and explore the possibility of filing an amicus brief in support of ACUA's case. The Municipal Excess Liability JIF would be agreeable to filing an Amicus Brief.

Lastly, based on this discussion, a recommendation was made that the Fund should consider contracting with a lobbyist to help with legislative initiatives; the Board of Fund Commissioners agreed with the recommendation.

Cyber Risks: Submitted for information was a copy of a cyber risk alert email on behalf of Edward Cooney. Stemming from the Iran war, Iran affiliated actors are targeting infrastructure via cyber-attacks focusing on industrial control systems with a heavy focus on utilities, but this could also impact transportation, manufacturing and more. This is a timely and strong reminder for insureds to focus on operational technology systems controlling real-world equipment.

Professional Services:

Cyber Security Services: The fund's contract with the Chertoff Group expires June 13, 2026**.** Fund Office will review their scope of services with the Underwriting Manager and coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Third Party Claims (TPA) Administrator: In 2024, the Board of Fund Commissioners authorized its acceptance of the assignment of contract with CompServices In., t/a AmeriHealth Casualty Services to Claims Resolution Corporation for the Claims Administration services effective September 1, 2024. The fund's contract with Claims Resolution Corporation CompServices t/a AmeriHealth Casualty Services will expire on 9/25/26. The fund office will coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Claims Update:

Best Practices Seminar: PERMA held a virtual interactive webinar on October 30, 2025 which addressed trends in workers' compensation, how to mitigate motor vehicle crashes and challenges faced by County Risk Manager. The next best practices seminar is anticipated to be held in 2027.

2026 NJCE Claims Reporting Requirements: PERMA Claims finalized the 2026 claims reporting requirements and distributed it to Third-Party Administrators; a copy of the requirements was submitted for information.

Claims Summit: The NJCE TPA Summit & Coverage Overview was presented by CSB Underwriting and PERMA Claims on Wednesday, April 8, 2026 in Camden with a total of 45 attendees. Ed Cooney and Jonathon Tavares detailed the changes in coverage within all lines of business and highlighted reporting triggers. Kerin Drumheiser along with the Claims team, dove into many topics including Financial Reporting, Claim File Maintenance, Reporting Requirements and more.

NJCE Committees:

Safety Committee: The Safety Committee met on March 9th; submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 8th at 10AM via Zoom.

Membership Inquiry: Executive Director and Underwriting Manager are in contact with Essex County on prospective new membership.

Tracking Reports: Submitted for information was the Financial Fast Track as of January 31, 2026 reflecting a statutory surplus of $18 million. Also submitted was the Expected Loss Ratio as of January 31, 2026. Due to the high frequency and severity of property claims in Fund Years 2025 and 2026, PERMA Claims is conducting an analysis on the large property claims.

Regulatory Compliance Checklist – as of 4/21/2026: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: As a reminder, the 16th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24th and May 1st, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2026 New Jersey Association of Counties Conference: The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

For those attending the conference, Conner Strong & Buckelew will be conducting two workshops on Thursday May 7th - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11:15 A.M.) and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources (*at 4:00 P.M.). Joseph Hrubash and Edward Cooney will be the presenting the cyber workshop. Submitted for information was the NJAC workshop announcement outlining the courses.

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 will be sent to each respective County following the meeting.

2026 Financial Disclosures: The Local Finance Board has issued notification, 2026-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

Next Meeting: The NJCE JIF is scheduled to meet next on Friday June 26, 2026 at 9:30AM virtually.

ATLANTIC COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF	January 31, 2026			
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	979,065	979,065	95,897,235	96,876,300
2. CLAIM EXPENSES				
Paid Claims	15,405	15,405	48,475,266	48,490,671
Case Reserves	135,212	135,212	14,929,554	15,064,766
IBNR	460,557	460,557	6,787,629	7,248,186
Excess Insurance Recoverabl	0	0	0	0
Discounted Claim Value	(50,327)	(50,327)	(1,855,179)	(1,905,506)
TOTAL CLAIMS	560,849	560,849	68,337,269	68,898,118
3. EXPENSES				
Excess Premiums	305,972	305,972	26,346,756	26,652,728
Administrative	79,917	79,917	9,247,861	9,327,778
TOTAL EXPENSES	385,889	385,889	35,594,617	35,980,506
4. UNDERWRITING PROFIT (1-2-3)	32,327	32,327	(8,034,651)	(8,002,324)
5. INVESTMENT INCOME	23,143	23,143	1,264,304	1,287,447
6. PROFIT (4 + 5)	55,470	55,470	(6,770,347)	(6,714,877)
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)	55,470	55,470	(5,530,448)	(5,474,978)
SURPLUS (DEFICITS) BY FUND YEAR				
2015	607	607	(1,631,240)	(1,630,633)
2016	745	745	(315,547)	(314,802)
2017	785	785	358,737	359,522
2018	1,209	1,209	(151,043)	(149,834)
2019	2,306	2,306	760,659	762,966
2020	1,931	1,931	337,375	339,307
2021	852	852	(1,726,079)	(1,725,227)
2022	490	490	(2,916,315)	(2,915,825)
2023	1,713	1,713	(1,886,211)	(1,884,498)
2024	6,730	6,730	828,352	835,083
2025	5,774	5,774	810,857	816,631
2026	32,327	32,327		32,327
TOTAL SURPLUS (DEFICITS)	55,470	55,470	(5,530,454)	(5,474,984)
TOTAL CASH				10,645,050

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	0	0	5,338,549	5,338,549
Case Reserves	0	0	653,007	653,007
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	0	0	5,224,205	5,224,205
Case Reserves	0	0	174,040	174,040
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	0	0	4,847,420	4,847,420
Case Reserves	66,659	66,659	776,922	843,582
IBNR	(66,659)	(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	(70)	(70)	3,814,623	3,814,552
Case Reserves	0	0	756,395	756,395
IBNR	70	70	201,134	201,205
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	0	0	4,331,798	4,331,798
Case Reserves	0	0	618,302	618,302
IBNR	0	0	244,307	244,307
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	5,074	5,074	5,571,068	5,576,142
Case Reserves	0	0	1,156,616	1,156,616
IBNR	(5,074)	(5,074)	368,171	363,098
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	2,222	2,222	5,295,271	5,297,493
Case Reserves	0	0	2,708,413	2,708,413
IBNR	(2,222)	(2,222)	416,727	414,506
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	(194)	(194)	4,938,350	4,938,156
Case Reserves	3	3	2,029,987	2,029,990
IBNR	191	191	446,162	446,353
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	6,365	6,365	1,842,168	1,848,534
Case Reserves	200	200	2,233,561	2,233,761
IBNR	(6,565)	(6,565)	1,641,829	1,635,264
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	435	435	1,286,151	1,286,587
Case Reserves	68,350	68,350	2,636,416	2,704,766
IBNR	(68,785)	(68,785)	3,004,928	2,936,143
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	1,574	1,574		1,574
Case Reserves	0	0		0
IBNR	609,601	609,601		609,601
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(50,327)	(50,327)		(50,327)
TOTAL FY 2026 CLAIMS	**560,848**	**560,848**	**0**	**560,848**
COMBINED TOTAL CLAIMS	**560,849**	**560,849**	**68,337,269**	**68,898,118**

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of $407,747 for COVID 19 Workers Compensation claims.

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2026					
ALL YEARS COMBINED					
1.	**UNDERWRITING INCOME**	**3,668,064**	**7,336,129**	**369,829,068**	**377,165,197**
2.	**CLAIM EXPENSES**				
	Paid Claims	(236,298)	(316,871)	29,596,460	29,279,589
	Case Reserves	1,164,689	3,641,968	12,305,536	15,947,504
	IBNR	595,916	473,846	19,408,209	19,882,055
	Discounted Claim Value	(253,046)	(606,831)	(4,230,960)	(4,837,791)
	Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	**1,265,251**	**3,088,412**	**56,910,426**	**59,998,838**
3.	**EXPENSES**				
	Excess Premiums	2,426,457	4,882,060	265,518,954	270,401,014
	Administrative	232,995	465,146	25,830,190	26,295,337
	TOTAL EXPENSES	**2,659,452**	**5,347,206**	**291,349,144**	**296,696,351**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(256,639)**	**(1,099,489)**	**21,569,498**	**20,470,009**
5.	**INVESTMENT INCOME**	96,371	170,947	4,500,045	4,670,992
6.	**PROFIT (4+5)**	**(160,268)**	**(928,542)**	**26,069,543**	**25,141,001**
7.	**Dividend**	0	0	(7,207,551)	(7,207,551)
8.	**SURPLUS (6-7)**	**(160,268)**	**(928,542)**	**18,861,992**	**17,938,022**
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	312	554	74,531	75,085
	2011	757	1,346	402,937	404,283
	2012	1,466	(55,037)	501,927	446,890
	2013	2,691	4,799	1,150,864	1,155,663
	2014	3,683	6,553	1,959,174	1,965,727
	2015	3,020	5,375	1,357,359	1,362,733
	2016	4,648	8,273	1,726,171	1,734,444
	2017	5,884	10,662	2,653,339	2,664,001
	2018	6,822	12,237	2,356,572	2,368,809
	2019	5,229	9,519	1,933,109	1,942,628
	2020	6,216	11,093	1,131,810	1,142,902
	2021	6,653	11,841	(365,013)	(353,172)
	2022	7,441	13,149	928,915	942,063
	2023	10,331	18,380	(2,982,758)	(2,964,378)
	2024	10,866	19,236	385,652	404,888
	2025	19,173	34,141	5,647,404	5,686,117
	2026	(255,462)	(1,040,663)		(1,040,663)
TOTAL SURPLUS (DEFICITS)		**(160,268)**	**(928,542)**	**18,861,992**	**17,938,022**
TOTAL CASH					**31,199,182**

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	35,317	35,317	736,556	771,873
Case Reserves	(31,056)	(55,413)	105,029	49,617
IBNR	(4,261)	20,095	3,000	23,095
Discounted Claim Value	0	0	(10,702)	(10,702)
TOTAL FY 2011 CLAIMS	**0**	**0**	**833,883**	**833,883**
FUND YEAR 2012				
Paid Claims	3,792	6,513	1,829,038	1,835,551
Case Reserves	(3,792)	54,816	69,382	124,198
IBNR	0	(3,680)	3,680	0
Discounted Claim Value	0	0	(7,298)	(7,298)
TOTAL FY 2012 CLAIMS	**0**	**57,650**	**1,894,802**	**1,952,452**
FUND YEAR 2013				
Paid Claims	11,175	16,915	1,178,908	1,195,823
Case Reserves	(11,175)	(16,915)	415,252	398,337
IBNR	0	0	11,543	11,543
Discounted Claim Value	0	0	(43,097)	(43,097)
TOTAL FY 2013 CLAIMS	**0**	**0**	**1,562,605**	**1,562,605**
FUND YEAR 2014				
Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	0	0	19,380	19,380
Discounted Claim Value	0	0	(10,475)	(10,475)
TOTAL FY 2014 CLAIMS	**0**	**0**	**970,909**	**970,909**
FUND YEAR 2015				
Paid Claims	1,645	1,842	2,475,738	2,477,580
Case Reserves	(1,645)	(9,342)	603,511	594,169
IBNR	0	7,500	35,764	43,264
Discounted Claim Value	0	0	(70,632)	(70,632)
TOTAL FY 2015 CLAIMS	**0**	**(0)**	**3,044,381**	**3,044,381**
FUND YEAR 2016				
Paid Claims	3,736	7,220	1,441,001	1,448,221
Case Reserves	(3,736)	(12,220)	919,123	906,903
IBNR	0	5,000	23,020	28,020
Discounted Claim Value	0	0	(90,241)	(90,241)
TOTAL FY 2016 CLAIMS	**0**	**0**	**2,292,903**	**2,292,903**
FUND YEAR 2017				
Paid Claims	0	457	1,640,498	1,640,955
Case Reserves	0	(457)	345,734	345,277
IBNR	0	0	25,386	25,386
Discounted Claim Value	0	0	(40,157)	(40,157)
TOTAL FY 2017 CLAIMS	**0**	**0**	**1,971,460**	**1,971,460**
FUND YEAR 2018				
Paid Claims	0	430	1,627,847	1,628,277
Case Reserves	0	(430)	633,512	633,083
IBNR	0	0	117,327	117,327
Discounted Claim Value	0	0	(72,411)	(72,411)
TOTAL FY 2018 CLAIMS	**0**	**0**	**2,306,275**	**2,306,275**

FUND YEAR 2019				
Paid Claims	7,926	21,732	1,762,769	1,784,501
Case Reserves	(37,726)	(52,648)	915,993	863,346
IBNR	29,800	30,916	137,880	168,796
Discounted Claim Value	0	0	(99,127)	(99,127)
TOTAL FY 2019 CLAIMS	**(0)**	**(0)**	**2,717,515**	**2,717,515**
FUND YEAR 2020				
Paid Claims	11,400	19,957	2,059,147	2,079,104
Case Reserves	(3,522)	9,193	952,692	961,885
IBNR	(1,868)	74,549	604,550	679,099
Discounted Claim Value	0	0	(193,474)	(193,474)
Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	**0**	**0**	**3,254,096**	**3,254,096**
FUND YEAR 2021				
Paid Claims	2,274	6,729	3,403,434	3,410,163
Case Reserves	145,828	380,303	1,880,569	2,260,873
IBNR	(148,102)	(387,032)	1,035,311	648,279
Discounted Claim Value	0	0	(375,778)	(375,778)
TOTAL FY 2021 CLAIMS	**0**	**(0)**	**5,943,537**	**5,943,537**
FUND YEAR 2022				
Paid Claims	0	(90,976)	2,273,066	2,182,090
Case Reserves	462,827	858,116	1,716,601	2,574,716
IBNR	(462,827)	(767,139)	1,784,444	1,017,305
Discounted Claim Value	0	0	(379,863)	(379,863)
TOTAL FY 2022 CLAIMS	**0**	**(0)**	**5,394,248**	**5,394,248**
FUND YEAR 2023				
Paid Claims	(78,472)	(110,178)	5,375,202	5,265,024
Case Reserves	(58,379)	(64,590)	694,406	629,816
IBNR	136,851	174,769	4,501,726	4,676,495
Discounted Claim Value	0	0	(694,458)	(694,458)
TOTAL FY 2023 CLAIMS	**0**	**0**	**9,876,877**	**9,876,877**
FUND YEAR 2024				
Paid Claims	(220,591)	(357,510)	2,203,383	1,845,873
Case Reserves	(551,657)	(110,753)	2,414,779	2,304,026
IBNR	772,248	468,263	4,710,250	5,178,512
Discounted Claim Value	0	0	(982,534)	(982,534)
TOTAL FY 2024 CLAIMS	**0**	**0**	**8,345,877**	**8,345,877**
FUND YEAR 2025				
Paid Claims	(16,968)	122,214	536,878	659,092
Case Reserves	261,188	64,773	558,103	622,876
IBNR	(244,220)	(186,987)	6,394,948	6,207,961
Discounted Claim Value	0	0	(1,160,711)	(1,160,711)
TOTAL FY 2025 CLAIMS	**0**	**0**	**6,329,218**	**6,329,218**
FUND YEAR 2026				
Paid Claims	2,468	2,468		2,468
Case Reserves	997,533	2,597,533		2,597,533
IBNR	518,296	1,037,592		1,037,592
Discounted Claim Value	(253,046)	(606,831)		(606,831)
TOTAL FY 2026 CLAIMS	**1,265,251**	**3,030,762**	**0**	**3,030,762**
COMBINED TOTAL CLAIMS	**1,265,251**	**3,088,412**	**56,910,426**	**59,998,838**

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2026

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	0	0	0	0	0	0	2	1	3	3	22	28	59
March-26	0	0	0	0	0	0	2	2	5	6	25	23	63
NET CHGE	0	0	0	0	0	0	0	1	2	3	3	-5	4
Limited Reserves													$3,075
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	$0	$0	$0	$0	$0	$0	$2	$1	$2,426	$2,451	$45,283	$33,097	$83,260
March-26	$0	$0	$0	$0	$0	$0	$4	$2	$4,852	$3,662	$57,831	$127,362	$193,712
NET CHGE	$0	$0	$0	$0	$0	$0	$2	$1	$2,426	$1,211	$12,548	$94,265	$110,452
Ltd Incurred	$68,840	$684,839	$497,771	$125,929	$320,278	$1,071,421	$952,374	$1,026,037	$1,238,343	$448,511	$282,043	$128,067	$6,844,452
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	0	1	0	2	2	4	4	4	8	14	34	14	87
March-26	0	1	0	2	2	3	4	4	8	15	34	13	86
NET CHGE	0	0	0	0	0	-1	0	0	0	1	0	-1	-1
Limited Reserves													$26,676
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	$0	$7,468	$0	$479,833	$458,280	$38,759	$7,493	$604,054	$171,250	$44,612	$556,935	$3,675	$2,372,358
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
NET CHGE	$0	$0	$0	$0	($1,083)	($8,050)	$0	($70,000)	$0	$0	($2,177)	$3,125	($78,185)
Ltd Incurred	$485,129	$475,254	$139,531	$1,078,657	$621,436	$266,424	$39,773	$873,547	$687,592	$50,234	$561,152	$9,300	$5,288,029
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	0	0	0	0	0	0	0	3	2	2	9	5	21
March-26	0	0	0	0	0	0	0	2	2	1	7	7	19
NET CHGE	0	0	0	0	0	0	0	-1	0	-1	-2	2	-2
Limited Reserves													$20,559
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	$0	$0	$0	$0	$0	$0	$0	$138,816	$234,865	$3,950	$18,276	$5,275	$401,182
March-26	$0	$0	$0	$0	$0	$0	$0	$124,530	$234,865	$3,100	$19,636	$8,497	$390,628
NET CHGE	$0	$0	$0	$0	$0	$0	$0	($14,287)	$0	($850)	$1,360	$3,222	($10,554)
Ltd Incurred	$44,268	$68,659	$37,043	$57,941	$40,015	$40,094	$210,270	$235,841	$311,128	$23,683	$45,550	$15,075	$1,129,566
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	9	11	8	7	12	12	25	33	53	73	108	25	376
March-26	9	10	7	6	12	12	24	33	47	61	84	29	334
NET CHGE	0	-1	-1	-1	0	0	-1	0	-6	-12	-24	4	-42
Limited Reserves													$41,477
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	$1,185,894	$644,040	$168,644	$357,612	$308,470	$475,713	$1,165,465	$1,957,058	$1,830,523	$2,015,812	$2,711,786	$206,543	$13,027,559
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
NET CHGE	$0	($57,422)	$1,181	($25,839)	$10,008	($3,731)	($6,421)	$232,624	($80,402)	$104,171	$638,256	$13,297	$825,724
Ltd Incurred	$6,604,913	$5,075,725	$4,991,780	$4,478,084	$3,758,707	$4,063,157	$6,043,074	$6,522,333	$5,504,235	$3,866,173	$4,581,208	$264,165	$55,753,553
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	9	12	8	9	14	16	31	41	66	92	173	72	543
March-26	9	11	7	8	14	15	30	41	62	83	150	72	502
NET CHGE	0	-1	-1	-1	0	-1	-1	0	-4	-9	-23	0	-41
Limited Reserves													$33,330
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
February-26	$1,185,894	$651,508	$168,644	$837,445	$766,750	$514,472	$1,172,960	$2,699,930	$2,239,063	$2,066,825	$3,332,281	$248,590	$15,884,360
March-26	$1,185,894	$594,086	$169,825	$811,606	$775,675	$502,691	$1,166,541	$2,848,268	$2,161,087	$2,171,357	$3,982,268	$362,499	$16,731,796
NET CHGE	$0	($57,422)	$1,181	($25,839)	$8,925	($11,781)	($6,419)	$148,338	($77,976)	$104,532	$649,987	$113,909	$847,437
Ltd Incurred	$7,203,149	$6,304,477	$5,666,124	$5,740,611	$4,740,435	$5,441,097	$7,245,491	$8,657,758	$7,741,298	$4,388,601	$5,469,953	$416,606	$69,015,600

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: April 29, 2026

DATE OF MEETING: May 8, 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		

April - May 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 6:** Conducted loss control visits at multiple locations: DPW Fleet Building, Mosquito Control, Crews Quarters, and Regional Planning and Engineering.
- **April 8:** Attended the ACIC Safety Committee meeting.
- **April 9:** Conducted loss control visits at multiple locations: County Prosecutors' Office, Criminal Court Building, and the Sheriff's Office.
- **April 10:** Attended the ACIC meeting,
- **April 10:** Attended the ACIC Claims Committee meeting.
- **April 17:** Conducted loss control visits at multiple locations: Correctional Facility, Long Term Storage / Harbor Fields, and DPW-Hammonton Yard.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 8:** Plan to attend the ACIC meeting,
- **May 8:** Plan to attend the ACIC Claims Committee meeting.

- **May 15:** Plan to conduct loss control visits at the Oscar E. McClinton Waterfront Park, Boathouse, Estelle Manor Park, and the Veterans' Museum.

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.

- Distracted Driving Awareness Month
- Tree Work Near Electrical Hazards - Best Practices
- Spray Park - 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 attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: **NJCE Live Monthly Training Schedules**. Please register early, under-attended classes will be canceled. *(May through June 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 the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

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

Learning On Demand Training (available on the NJCE LMS)

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

NJCE LEADERSHIP ACADEMY

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

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

- *June 1 - 22, 2026 (Start Date: July 1, 2026)*
- *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 so please check back (class schedules are released two months out).*

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

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 through this process. (**NJCE LMS Login**). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

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. (The Expo 2026 schedule will be released soon).***

(**) 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.**

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

DATE	CLASS TOPIC	TIME
5/1/26	Shop and Tool Safety	8:30 - 9:30 am
5/1/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/4/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/4/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/5/26	Mower Safety	8:30 - 9:30 am
5/5/26	Implicit Bias in the Workplace	9:00 -10:30 am
5/5/26	Personal Protective Equipment	10:00 - 12:00 pm
5/6/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
5/6/26	Asbestos Awareness	1:00 - 3:00 pm
5/7/26	Playground Safety Inspections	7:30 - 9:30 am
5/7/26	Bloodborne Pathogens	10:00 - 11:00 am
5/7/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
5/8/26	Chainsaw Safety	8:30 - 9:30 am
5/8/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
5/8/26	Chipper Safety	10:00 - 11:00 am
5/8/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/11/26	Hearing Conservation	8:30 - 9:30 am
5/11/26	The Power of Collaboration (Ocean)*	9:00 - 12:00 pm
5/12/26	Fire Extinguisher Safety	8:30 - 9:30 am
5/12/26	Preparing for First Amendment Audits	9:00 - 11:00 am
5/12/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/13/26	Confined Space Entry	8:30 - 11:30 am
5/13/26	Dealing with Difficult People and De-Escalation	9:00 - 10:30 am
5/13/26	Work Zone: Flagger	1:00 - 2:00 pm
5/14/26	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
5/14/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/14/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm

5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/1/26	Work Zone: Flagger	8:30 - 9:30 am
6/1/26	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/1/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/2/26	Hearing Conservation	8:30 - 9:30 am
6/2/26	Heavy Equipment Safety	10:00 - 12:00 pm
6/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am
6/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/3/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
6/3/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
6/3/26	Fire Safety	10:30 - 11:30 am
6/3/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
6/5/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/5/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
6/8/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
6/8/26	Personal Protective Equipment	10:00 - 12:00 pm
6/8/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/9/26	Bloodborne Pathogens	7:30 - 8:30 am
6/9/26	Ethical Decision Making	9:00 - 11:30 am
6/9/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/10/26	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
6/10/26	Fire Extinguisher Safety	1:00 - 2:00 pm
6/11/26	Confined Space Entry	8:00 - 11:00 am
6/11/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm

6/11/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
6/12/26	Work Zone: Flagger	8:30 - 9:30 am
6/12/26	Fall Protection Awareness	10:00 - 12:00 pm
6/12/26	Mower Safety	1:00 - 2:00 pm
6/15/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
6/15/26	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
6/16/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
6/16/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/16/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
6/17/26	Playground Safety Inspections	9:00 - 11:00 am
6/17/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	1:00 - 2:00 pm
6/17/26	Personal Protective Equipment	1:00 - 3:00 pm
6/18/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/26	Shop and Tool Safety	11:00 - 12:00 pm
6/23/26	Confined Space Entry	8:30 - 11:30 am
6/23/26	Hearing Conservation	1:00 - 2:00 pm
6/24/26	Driving Safety Awareness	9:00 - 10:30 am
6/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/24/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Work Zone Safety (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*	8:30 - 11:30 am
6/25/26	Chipper Safety	7:30 - 8:30 am
6/25/26	Chainsaw Safety	9:00 - 10:00 am
6/25/26	Mower Safety	10:30 - 11:30 am
6/26/26	Fire Extinguisher Safety	8:30 - 9:30 am
6/26/26	Bloodborne Pathogens	10:00 - 11:00 am
6/29/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
6/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/30/26	Fire Safety	8:30 - 9:30 am
6/30/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 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

CRC
Claims Resolution Corporation, Inc.

ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2026

2026	Bill Count	Billed Charges	Allowed Amount	Savings	% Savings	PPO Penetration
January	-	-	-	-	-	-
February	100	$71,269.23	$26,600.71	$44,668.52	63%	69%
March	260	$253,273.44	$96,661.49	$156,611.95	62%	100%
April	114	$185,977.51	$110,581.28	$75,396.23	41%	77%
May						
June						
July						
August						
September						
October						
November						
December						
Grand Total	**474**	**$510,520.18**	**$233,843.48**	**$276,676.70**	**54%**	**85%**

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	75	$49,372.09	$19,916.44	$29,455.65	60%	76%
March	227	$188,613.58	$72,875.49	$115,738.09	61%	89%
April	98	$180,025.27	$107,421.37	$72,603.90	40%	73%
May						
June						
July						
August						
September						
October						
November						
December						
Grand Total	400	$418,010.94	$200,213.30	$217,797.64	52%	83%

UTILITY AUTHORITY						
2026	Bill Count	Billed Charges	Allowed Amount	Savings	% Savings	PPO Penetration
January	-	-	-	-	-	-
February	25	$21,897.14	$6,684.27	$15,212.87	69%	100%
March	33	$64,659.86	$23,786.00	$40,873.86	63%	97%
April	16	$5,952.24	$3,159.91	$2,792.33	47%	100%
May						
June						
July						
August						
September						
October						
November						
December						
Grand Total	74	$92,509.24	$33,630.18	$58,879.06	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						
June						
July						
August						
September						
October						
November						
December						
Grand Total	0	$0.00	$0.00	$0.00	-	-

CRC
Claims Resolution Corporation, Inc.

ATLANTIC COUNTY INSURANCE COMMISSION

WORKERS' COMPENSATION CLAIMS REPORTED
04/01/2026 – 04/30/2026

Claim Type	Atlantic County Utility Authority	County of Atlantic	Improvement Authority	Grand Total
Denied	0	1	0	1
Incident Only	0	3	0	3
Indemnity	0	3	0	3
Medical Only	6	7	0	13
Grand Total	**6**	**14**	**0**	**20**

CRC
Claims Resolution Corporation, Inc.

TOP 10 PROVIDERS
1-1-26 through 4-30-26

Atlantic County Insurance Commission - Combined		
Provider	**Specialty**	**Allowable**
LINWOOD	Skilled Nursing	$63,840.00
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	$52,724.69
SHREWSBURY AMBULATORY ANESTHESIOLOGY	Anesthesiology	$12,501.24
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	$12,203.10
HEALTH MED ASSOCIATES PC	Urgent Care	$7,165.46
OSPREY REHABILITATION LLC	Physical Therapy	$8,633.00
COVENTRY DMEPLUS	Medical Supply Co.	$6,081.40
STREAMLINE PT	Physical Therapy	$5,201.20
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	$5,107.00
ORTHO NJ LLC	Orthopedic Surgery	$4,700.00
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	$4,680.80
ELECTROSTIM MED SERVICES INC	Medical Supply Co.	$4,568.78
TWIN BORO PHYSICAL THERAPY	Physical Therapy	$4,520.00
CARISK IMAGING IPA LLC	Radiology	$4,387.49
SHORE MEDICAL CENTER	Hospital	$4,115.10
ADVANCED SPINE AND PAIN LLC	Pain Management	$3,390.75
ARMC ANESTHESIOLOGISTS	Anesthesiology	$3,331.25
ATLANTICARE PHYSICIAN GROUP	Occupational Medicine	$3,088.12
JERSEY SHORE AMBULATORY SURGERY	Ambulatory Surgical Center	$3,050.00
SHORE SPECIALTY CONSULTANTS PROFESSIONAL ASSOC.	Orthopedic Surgery	$2,389.26
Grand Total		**$215,678.64**

COUNTY OF ATLANTIC		
Provider	**Specialty**	**Allowable**
LINWOOD	Skilled Nursing	$63,840.00
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	$33,243.29
SHREWSBURY AMBULATORY ANESTHES	Anesthesiology	$12,501.24
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	$12,203.10
COVENTRY DMEPLUS	Medical Supply Co.	$6,081.40
OSPREY REFABILITATION LLC	Physical Therapy	$6,358.00
STREAMLINE PT	Physical Therapy	$5,201.20
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	$5,107.00
ELECTROSTIM MED SERVICES INC	Medical Supply Co.	$4,568.78
TWIN BORO PHYSICAL THERAPY	Physical Therapy	$4,350.00
ORTHO NJ LLC	Orthopedic Surgery	$4,299.00
SHORE MEDICAL CENTER	Hospital	$4,115.10
CARISK IMAGING IPA LLC	Radiology	$3,897.49
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	$3,820.00
ADVANCED SPINE AND PAIN LLC	Pain Management	$3,390.75
ARMC ANESTHESIOLOGISTS	Anesthesiology	$3,331.25
ATLANTICARE PHYSICIAN GROUP	Occupational Medicine	$3,088.12
SHORE SPECIALTY CONSULTANTS PROFESSIONAL ASSOC.	Orthopedic Surgery	$2,389.26
JOSEPH D BARBELLA JR DO	Pain Management	$1,817.14
JAG ONE PHYSICAL THERAPY	Physical Therapy	$1,815.00
Grand Total		**$185,417.12**

UTILITY AUTHORITY		
Provider	**Specialty**	**Allowable**
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	$19,481.40
HEALTH MED ASSOCIATES PC	Urgent Care	$6,409.95
JERSEY SHORE AMBULATORY SURGERY	Ambulatory Surgical Center	$3,050.00
OSPREY REFABILITATION LLC	Physical Therapy	$2,275.00
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	$860.80
CARISK IMAGING IPA LLC	Radiology	$490.00
ORTHO NJ LLC	Orthopedic Surgery	$401.00
HORIZON EYE CARE	Ophthalmology	$386.03
TWIN BORO PHYSICAL THERAPY	Physical Therapy	$170.00
PREMIER ORTHOPAEDIC ASSOCIATES	Orthopedic Surgery	$106.00
Grand Total		**$33,630.18**

Atlantic County Insurance Commission
Risk Management Consultant Report

To: Atlantic County Insurance Commission
From : Risk Management Consultants
Date: May 8, 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		YTD 2026	
	#Claims	%	#Claims	%
Auto/Auto PD	28	6%	24	20%
GL/EPL/POL	133	31%	38	32%
Property	60	14%	9	8%
W. Comp	210	49%	48	40%
Totals	**431**	**100%**	**119**	**100%**

WC YTD 48 Total Claims - 28 Open, 20 Closed

Activities since our last meeting:
Renewed Wind Deductible Buy-Back policy on 4/17 (ACUA and County)
Reviewed Medical Malpractice locations with the County and ACIC
Sent Sexual Abuse Procedure Policies & Manuals to ACUA and County
Reviewed eight JA Montgomery inspections throughout the County (March - April)
Reviewed Liability Excess Report stemming from the AC Board of Education Tort Notice

MEL Bulletins
Distracted Driving
Tree Work Near Electrical Lines

SAFETY DIRECTOR BULLETIN

DISTRACTED DRIVING AWARENESS MONTH

The National Safety Council recognizes April as Distracted Driving Awareness Month. This event is intended to raise awareness about the dangers of distracted driving and encourage motorists like you to minimize potential distractions behind the wheel. Review the following article for more information on distracted driving and ways you can help prevent it.

DISTRACTED DRIVING OVERVIEW

According to the Centers for Disease Control and Prevention, distracted driving refers to any activity that may divert a motorist's attention from the road. Three main types of distractions can interfere with drivers' attentiveness behind the wheel, including the following:

1. Visual Distractions — These distractions involve motorists taking their eyes off the road. Some examples of visual distractions include reading emails or text messages, focusing on passengers in the vehicle, looking at maps or navigation systems, and observing nearby activities (e.g., accidents, traffic stops, or roadside attractions) while driving.

2. Manual Distractions—Such distractions entail motorists removing their hands from the steering wheel. Key examples of manual distractions include texting, adjusting the radio, programming navigation systems, eating, drinking, or performing personal grooming tasks (e.g., applying makeup) while driving.

3. Cognitive Distractions—These distractions stem from motorists taking their minds off driving. Primary examples of cognitive distractions include talking on the phone, conversing with vehicle passengers, or daydreaming while driving.

Regardless of distraction type, distracted driving is a serious safety hazard that contributes to a significant number of accidents on the road. Considering these findings, it's crucial to take steps to prevent distracted driving.

1

SAFETY DIRECTOR BULLETIN

TREE WORK NEAR ELECTRICAL HAZARDS: BEST PRACTICES

Electricity is an ever-present danger, silent, swift, and often hidden in the crowns of trees. Conducting tree work near power lines is hazardous, highly regulated, and must only be performed by qualified personnel. Every arborist, regardless of qualifications or experience, must take electrical hazards seriously. Below is a summary of key regulations and best practices for tree work near overhead lines.

Most agencies engage in some degree of tree work. It's very important to remember that conducting tree work near potentially energized power lines on your agency's properties, including communications lines, is dangerous. All overhead and underground electrical conductors, guy wires, pole grounds, and communication wires and cables should be considered energized with potentially fatal voltages.

If any part of a tree or brush is within 10 feet of wires (up to 50kV), it should not be pruned or removed unless the employee(s) have the required OSHA 1910.269 electric power training **and** are qualified arborists.

A qualified arborist, as defined by ANSI Z133-2017, is an individual who, by possession of a recognized degree, certification, or professional standing, **or** through related training and on-the-job experience, is familiar with the equipment and hazards involved in arboricultural operations and who has demonstrated the ability in the performance of the special techniques involved.

The employer determines and documents who may be designated as a qualified arborist in accordance with the above criteria. If the employee has the requisite electrical hazard training and is designated by the employer as a qualified arborist, they can be considered an Incidental Line Clearance Arborist per the ANSI Z133-2017 standard.

Table 1. Minimum approach distances to energized conductors for arborists not qualified by training and experience to work within 10 feet (3.05 m) of electrical conductors.

Nominal Voltage (Phase-to-Phase)*	Minimum Approach Distance (MAD)	
kV	ft-in	m
50.0 and less	10-00	3.048
50.1 to 72.5	11-00	3.353
72.6 to 121.0	12-08	3.861
138.0 to 145.0	13-04	4.064
161.0 to 169.0	14-00	4.267
230.0 to 242.0	16-08	5.08
345.0 to 362.0	20-08	6.299
500.0 to 550.0	26-08	8.128
785.0 to 800.0	35-00	10.668

*Exceeds phase-to-ground per 29 CFR 1910.333

MAD for Unqualified Personnel

Incidental line clearance includes tree work performed where an electrical hazard exists to the arborist. However, the arborist is not working for the purpose of clearing space around the conductor on behalf of the utility that controls or operates the wires/lines. This typically includes agency and commercial arborists working where power lines are present, but the objectives do not include clearing vegetation for the power company.

For example, there is a tree on the agency's property that they want removed, but part of the tree is within 10 feet of the lines. If the agency has an employee(s) deemed an Incidental Line Clearance Arborist, they may be able to perform the work, provided regulations, standards, and best practices are followed.

Although an Incidental Line Clearance Arborist may proceed within 10 feet of the lines, they must comply with all OSHA and ANSI Z133-2017
regulations, standards, and Minimum Approach Distances (MAD).

Best Practices

- Although an agency may have employees designated as Incidental Line Clearance Arborists, a good working relationship with the local power company's vegetation management or forestry services department should be maintained. In many instances, the utility will perform or arrange for any necessary work near energized conductors on the agency's properties. If the agency's Incidental Line Clearance Arborists still choose to perform work within the Minimum Approach Distance of the lines, a notification to the power company may be in order before conducting any work. The utility may de-energize the lines, provide clarification and guidance, or possibly prohibit the work.

Table 2. Approach distances for incidental line clearance-alternating current.

Voltage Range (Phase-to-Phase)*	Minimum Approach Distance (MAD)	
kV	ft-in	m
0.300 and less	*Avoid Contact*	*Avoid Contact*
0.301 to 0.750	1-06	0.457
0.751 to 5.0	2-09	0.838
5.1 to 15.0	2-10	0.864
15.1 to 36.0	3-04	1.016
36.1 to 46.0	3-08	1.118
46.1 to 72.5	4-04	1.321
72.6 to 121.0	12-08	3.861
138.0 to 145.0	13-04	4.064
161.0 to 169.0	14-00	4.268
230.0 to 242.0	16-08	5.080
345.0 to 362.0	20-08	6.300
500.0 to 550.0	26-08	8.128
785.0 to 800.0	35-00	10.668

*Exceeds Table S-5 29 CFR 1910.333.

MAD for Qualified Personnel

- Generally, most power companies employ independent contractors with skilled, professional utility crews. These crews help ensure safe and reliable service by pruning trees to maintain adequate clearance between limbs and lines and by removing trees that pose an unacceptable risk to facilities. Utility crews perform the work, following American National Standards Institute (ANSI) A300 pruning standards, under the guidance and inspection of professional utility forestry staff. The agency should also be cautious about potentially interfering with the power companies' contracted tree service(s) and their duties and responsibilities.

- If the agency hires a private tree company to do tree work within 10 feet of potentially energized conductors, it is recommended to ensure that the arborists involved are classified as Incidental Line Clearance Arborists.

Regulations and Standards

29 CFR 1910.269 (Electric Power Generation, Transmission, and Distribution)

- Only qualified line-clearance arborists may work within 10 feet of energized power lines.
- Unqualified workers must maintain at least a 10-foot clearance from energized power lines.

ANSI Z133 Safety Standard ANSI Z133-2017 is the industry safety standard for arboriculture operations.

- NJ PEOSH requires that the ANSI Z133-2017 be followed for all tree work operations.
- Requires hazard assessments before work begins.
- Specifies minimum approach distances based on voltage.
- Mandates the use of PPE and insulated tools when working near energized lines.

Personal Protective Equipment (PPE)

- Hard hats, eye protection, hearing protection, chainsaw chaps or applicable leg protection (*when using a chainsaw on the ground), gloves, and suitable boots.
- Use insulated tools and equipment.

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – April 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 Kessler. Open Public Meetings notice read into record.

Commissioner Kessler requested a moment of silence to remember the passing of Attorney Russell Lichtenstein who represented the member entities over many years.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Brad Stokes**
Claims Administrator	Claims Resolution Corporation **Kim DeLaurentis** **Lauren Joseph**
	PERMA Claims **Kerin Drumheiser**
	Vanguard Claims **Sarah Mentzer – Not Present**
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	**Arthur Murray**
Treasurer	**Bonnie Lindaw**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince**
Risk Management Consultant	Insurance Agencies, Inc. **Michael Ridge**

ALSO PRESENT:
Brandon Tracey, PERMA
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 13, 2026.

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

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw presented the Treasurer's bank reconciliation report through March 2026. The admin account balance is $8,750,857.44. Interest earned to date was not reported. The workers' compensation account has $117,408.70 in outstanding checks. Interest earned to date is $774.05. The general liability account has $3,134.50 in outstanding checks. Interest earned to date is $172.21.

Resolution 16-26 is the April Bills List which includes one payment to Column Software for advertising. The Treasurer recommended approval and there were no questions.

MOTION TO APPROVE RESOLUTION 16-26 THE APRIL BILLS LIST.

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

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

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

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

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

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

CERTIFICATES OF INSURANCE: There were 16 certificates issued for the months of February and March 2026.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL held their reorganization meeting on February 26, 2026. Ross Angilella was re-elected Chair and Timothy Sheehan, Secretary. John "Jack" Kelly of Ocean County stepped down and Frank Sadeghi was nominated as Ocean County's representative. Commissioner Kessler had nothing else to add. A summary of the reorganization meeting is included on pages 8-11 of today's agenda. The next meeting of the CEL will be held on April 23, 2026.

The Commission's financial fast track reports for November and December show the deficit at $5.5 million, cash on hand of $10.6 million, and does not include first assessment payments.

The CEL's financial fast track report for December shows a surplus of $18.8 million and $38 million in cash. However, Mr. Stokes noted that the winter storms in January/February resulted in several very large property claims across the membership going to the CEL level as a result of broken water pipes. These claims will be addressed during the CEL's April meeting.

The claims activity report for February is not available.

The 2026 Educational Seminar will be held virtually on April 24th and May 1st from 9:00 A.M. to 12:00 P.M. CEU's will be offered. A registration link was emailed by the Fund office.

The 2026 New Jersey Association of Counties Conference is scheduled from May 6 to May 8 at Caesar's in Atlantic City. Ed Cooney and Joe Hrubash will be panelists on May 7 during the Conner Strong and Buckelew workshop focusing on cybersecurity for County government.

CLAIMS SERVICES: Kerin Drumheiser reported a TPA summit was held at Conner Strong in Camden with a great turnout. Coverages, triggers and changes were addressed.

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

The training expo schedule has a local live training opportunity at the ACCC Mays Landing campus.

Mr. Prince has been participating in multiple loss control visits for Atlantic County with Risk Manager, Michael Ridge, and Angie Hurt, Atlantic County's Right to Know Officer. They advocated for the Safety Grant and PEOSH compliance.

Commissioner Kessler asked about the status of an inspection report from March 11th and Mr. Prince advised that report will be released shortly. Commissioner Edmunds also inquired about a report on Green Tree Golf Course, and that report will also be released shortly.

MANAGED CARE: Kim DeLaurentis of CRC presented CRC's reports. Workers' comp billing for the month of February shows 26 bills processed with 50.06% savings and March shows 170 bills processed with 71.53% savings. The PPO penetration for February was 69.23% and for March was 100%. The top provider was AtlantiCare Surgery Center.

CLAIMS - CRC: Kim DeLaurentis of CRC provided the claims services report. She reported 17 claims from CRC were reviewed during Executive Session. Questions were presented and answered. Ms. DeLaurentis requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 17 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

RISK MANAGER'S REPORT: Mike Ridge of Insurance Agencies presented the Risk Manager report of activities from February to April. Mr. Ridge reported they are monitoring the claims experience for 2025 vs. 2026, along with common causes of workers' compensation claims. Mr. Ridge noted that out of the 39 claims so far this year, 17 of them were slip and falls. 11 were report only.

OLD BUSINESS: None.
NEW BUSINESS: None.
PUBLIC COMMENT: None.

Commissioner Kessler opened the meeting to public comment. Having heard no public comment, the public session is closed.

The next meeting is scheduled for May 8, 2026 at 11:00 A.M.

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

MEETING ADJOURNED: 11:56 A.M.
Minutes prepared by: Chandra Anderson, Secretary