

**ATLANTIC COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
APRIL 11, 2025**

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

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

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

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

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

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - ☐ **FLAG SALUTE**
  - ☐ **ROLL CALL OF COMMISSIONERS**
  - ☐ **APPROVAL OF MINUTES:** February 14, 2025 Open Minutes.....**Appendix I**
  
  - ☐ **CORRESPONDENCE – None**
  
  - ☐ **EXECUTIVE SESSION**
    - ☐ **Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act**
  
  - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Page 1**
  
  - ☐ **CLAIMS SERVICES – PERMA Risk Management Services.....Verbal**
  
  - ☐ **TREASURER– Bonnie Lindaw**
    - Resolution 16-25 – April Bill List..... Page 14**
    - Monthly Report..... Verbal**
  
  - ☐ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
    - Report.....Page 15**
  
  - ☐ **MANAGED CARE – Qual Lynx.....Page 24**
  
  - ☐ **CLAIMS– Qual Lynx.....Page 28**
  
  - ☐ **RMC REPORT – Insurance Agencies Inc. ....Page 30**
  
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
- 
- ☐ **NEXT SCHEDULED MEETING: May 9, 2025**
  - ☐ **MEETING ADJOURNMENT**

## ATLANTIC COUNTY INSURANCE COMMISSION

2 Cooper Street  
Camden, NJ 08102

Date: April 11, 2025

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Certificate of Insurance Issuance Report** – On **pages 3-5** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for February and March 2025. There was a total of 11 certificates of insurance issued during this time period.
  - ❑ **Motion to approve the Certificate of Insurance Report**
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE held their Reorganization Meeting on February 27, 2025. Included in the agenda on pages 5-9 is a summary report of the meeting. The NJCE is scheduled to meet virtually on Monday, April 21, 2025, at 9:30 a.m.
- ❑ **NJCE JIF – 2025 Renewal Webinar** – The NJCE Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF held a renewal webinar on February 24<sup>th</sup>. A copy of the renewal presentation was included as an attachment with the agenda. A recording of the webinar is posted to njce.org. If you have any questions, please contact the Underwriting Office.
- ❑ **Financial Fast Track** – Included on **pages 6-7** of the agenda is the Financial Fast Track Report for December for the Insurance Commission. As of December 31, 2024, the Commission has a deficit of \$5,287,139. 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 \$10,144,711.
- ❑ **NJ CEL Property and Casualty Financial Fast Track – (Pages 8-10)** – Included in the agenda is the Financial Fast Track Report for the CEL for December. The report indicates the Fund has a surplus of \$10,922,231 and \$34.3 million in cash.
- ❑ **Claims Tracking Report (pages 11-12)** – Included in the agenda are the Claims Activity Reports for January & February that tracks open claims.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar** – The 15<sup>th</sup> Annual Seminar will be conducted virtually again on 2 half-day sessions: Friday, April 25 and Friday, May 2 from 9 a.m. to Noon. There is no fee for employees, insurance producers as well as personnel who work for service companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Michael Chertoff, former Secretary of Homeland Security, and Ed Cooney will be discussing “Protecting Local Government from Insurance Fraud Involving Computers”. We will also have a representative from the NJ Department of Community Affairs discussing “Ethics for Local Government including Joint Insurance Funds”. On page 13 is program & registration information.

- ❑ **2025 New Jersey Association of Counties Conference:** The 74th Annual Conference is scheduled to be held from May 7 to May 9 at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be sponsoring the Coffee Station this year. **Harry Earle**, Assistant Director of J.A. Montgomery Consulting, will present on Artificial Intelligence and Risk Considerations for Local Government on Thursday, May 8 at 11:30 A.M.

## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 2/1/2025 To 3/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Enterprise FM Trust I - The County of Atlantic	PO BOX 16805 St Louis, MO 63105	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2025 - 01/01/2025; Policy #:NJCE20253-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Leased Vehicles to Atlantic County The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased vehicles to Atlantic County. Comprehensive Deductible- \$5,000 Collision Deductible- \$5,000	2/10/2025 #5094263	GL AU EX WC OTH
H - State of New Jersey I - The County of Atlantic	Division of Family Development PO Box 718 Trenton, NJ 08625	Company D: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #21442702; Policy Limits: \$1,500,000 Less Member Deductible: \$50,000 RE: Contract SH25001 Evidence of insurance as respects contract SH25001.	2/12/2025 #5094988	GL AU EX WC OTH
H - Jesco, Inc. I - Atlantic County Utilities Authority	1790 Route 38 Lumberton, NJ 08048	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2025 - 01/01/2025; Policy #:NJCE20253-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Model 2023 JD 450P S/N X04665 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of model 2023 JD 450P s/n X04665, value \$194,500.	2/18/2025 #5096001	GL AU EX WC OTH
H - State of New Jersey, NJ Dept. of I - Atlantic County Utilities Authority	Environmental Protection 428 East State Street, Floor 3 Trenton, NJ 08625	Evidence of Insurance. All operations usual to County Governmental Entity.	2/19/2025 #5097887	GL AU EX WC OTH
H - NJDCF I - The County of Atlantic	50 East State Street, Floor 3 PO Box 717 Trenton, NJ 08625	RE: Contract Number 25 NXAR The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respects Atlantic County's grant for the Childrens Inter-Agency Coordinating Council (CIACC), contract number 25 NXAR.	2/19/2025 #5097862	GL AU EX WC OTH

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## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 2/1/2025 To 3/1/2025

H - S&T Realty, LLC I - The County of Atlantic	932 46th Street Brooklyn, NY 11219	RE: Leased Warehouse- 801 Atlantic Avenue, Unit 3, Egg Harbor City Evidence of insurance as respects to the Countys lease of the warehouse property located at 801 Atlantic Avenue, Unit 3, Egg Harbor City, NJ.	2/25/2025 #5100143	GL AU EX OTH
H - S&T Realty, LLC I - The County of Atlantic	932 46th Street Brooklyn, NY 11219	RE: Leased Warehouse- 801 Atlantic Avenue, Unit 3, Egg Harbor City 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 Countys lease of the warehouse property located at 801 Atlantic Avenue, Unit 3, Egg Harbor City, NJ.	2/25/2025 #5100155	GL AU EX OTH
H - TD Equipment Finance, Inc. ISAOA I - Atlantic County Utilities Authority	ATIMA 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2025 - 01/01/2025; Policy #:NJCE20253-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Account: 40148640, Lease amount- \$3,500,000, Account: 40159649, Lease amount - \$2,700,000 & Account: 40163600, Lease amount - \$2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPD20X0KF105580 2019 Peterbilt Truck 3BPD20X1KF105586 2019 Peterbilt Truck 3BPD20X2KF105578 2019 Peterbilt Truck 3BPD20X2KF105581 2019 Peterbilt Truck 3BPD20X3KF105587 2019 Peterbilt Truck 3BPD20X4KF105579 2019 Peterbilt Truck 3BPD20X4KF105582 2019 Peterbilt Truck 3BPD20X5KF105588 2019 Peterbilt Truck 3BPD20X6KF105583 2019 Peterbilt Truck 3BPD20X8KF105584 2019 Peterbilt Truck 3BPD20XXKF105585	2/27/2025 #5111471	GL AU EX WC OTH
<b>Total # of Holders: 8</b>				

03/03/2025

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## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 3/1/2025 To 4/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Millville I - Atlantic County Utilities Authority	12 South High Street PO Box 609 Millville, NJ 08332	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.	3/11/2025 #5138469	GL AU EX WC OTH
H - Aetna Better Health of New I - The County of Atlantic	Jersey #3 Independence Way, Suite 400 Princeton, NJ 08540	Insurer B: Excess Work Comp Policy Number: NJCE20253-10; Policy Term: 01/01/2025 - 01/01/2026; Policy Limits: \$400,000 Re: Re-credentialing of Meadowview Nursing and Rehabilitation Center The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	3/13/2025 #5163901	GL AU EX WC OTH
H - City of Somers Point I - The County of Atlantic	1 West New Jersey Avenue Somers Point, NJ 08244	RE: Annual Bayfest Event The Certificate Holder, all elected and appointed officials, all employees and volunteers, all board commissions, and/or authorities and their board members, employees and volunteers are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Atlantic County governments participation in the City of Somers Points Bayfest event at Bayfront Historic Preservation District, Bay Avenue, Somers Point, NJ 08244.	3/21/2025 #5210969	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

04/01/2025

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ATLANTIC COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2024			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		858,960	10,307,521	74,435,691	84,743,212
2.	CLAIM EXPENSES					
		Paid Claims	588,606	6,430,877	34,765,706	41,196,583
		Case Reserves	(408,515)	(928,371)	15,579,461	14,651,089
		IBNR	128,056	1,561,443	4,618,927	6,180,368
		Excess Insurance Recoverable	1,155	(16,464)	(6,858)	(23,322)
		Discounted Claim Value	57,099	(76,475)	(1,610,628)	(1,687,102)
	TOTAL CLAIMS		366,401	6,971,009	53,346,607	60,317,615
3.	EXPENSES					
		Excess Premiums	285,180	3,422,163	19,321,071	22,743,234
		Administrative	(1,561)	804,829	7,614,895	8,419,724
	TOTAL EXPENSES		283,619	4,226,992	26,935,967	31,162,959
4.	UNDERWRITING PROFIT (1-2-3)		208,940	(890,480)	(5,846,883)	(6,737,362)
5.	INVESTMENT INCOME		29,763	298,887	624,957	923,844
6.	PROFIT (4 + 5)		238,703	(591,593)	(5,221,926)	(5,813,518)
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	80,208	80,208
9.	DIVIDEND EXPENSE		0	0	(80,208)	(80,208)
10.	SURPLUS TRANSFER		0	0	0	0
11.	INVESTMENT IN JOINT VENTURE		84,341	(62,271)	588,649	526,379
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		323,044	(653,864)	(4,633,277)	(5,287,139)
SURPLUS (DEFICITS) BY FUND YEAR						
	2015		9,448	99,217	(1,176,925)	(1,077,707)
	2016		(3,504)	(138,211)	(146,234)	(284,445)
	2017		(35,317)	128,341	100,662	229,003
	2018		10,458	35,543	(318,282)	(282,740)
	2019		32,974	40,591	777,376	817,966
	2020		(7,751)	(92,647)	611,462	518,815
	2021		(141,687)	(161,862)	(1,769,220)	(1,931,082)
	2022		246,816	(552,513)	(2,055,883)	(2,608,396)
	2023		(82,464)	(618,683)	(656,233)	(1,274,916)
	2024		294,071	606,360		606,360
TOTAL SURPLUS (DEFICITS)			323,044	(653,864)	(4,633,277)	(5,287,141)
TOTAL CASH						10,144,711
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2015						
		Paid Claims	2,800	296,210	5,519,654	5,815,864
		Case Reserves	1,094	(385,409)	1,098,072	712,663
		IBNR	(15,360)	(40,788)	132,854	92,066
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	4,043	33,631	(107,722)	(74,091)
	TOTAL FY 2015 CLAIMS		(7,424)	(96,356)	6,642,858	6,546,502
FUND YEAR 2016						
		Paid Claims	8,123	170,850	4,816,957	4,987,807
		Case Reserves	(5,520)	27,639	921,199	948,838
		IBNR	447	(47,813)	154,868	107,055
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	1,553	(3,491)	(97,360)	(100,851)
	TOTAL FY 2016 CLAIMS		4,604	147,186	5,795,664	5,942,850



<b>FUND YEAR 2017</b>					
	Paid Claims	59,967	190,230	4,913,928	5,104,158
	Case Reserves	(59,230)	(292,610)	681,002	388,392
	IBNR	10,617	(52,760)	235,933	183,173
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	5,419	29,768	(83,843)	(54,075)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>16,773</b>	<b>(125,372)</b>	<b>5,747,020</b>	<b>5,621,648</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	13,055	620,984	4,138,076	4,759,060
	Case Reserves	(80,614)	(590,498)	1,542,525	952,027
	IBNR	57,429	(59,552)	269,925	210,373
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	4,747	29,777	(114,714)	(84,937)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(5,383)</b>	<b>711</b>	<b>5,835,812</b>	<b>5,836,523</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	17,917	265,560	3,410,483	3,676,043
	Case Reserves	(17,917)	(234,997)	1,016,313	781,316
	IBNR	(35,694)	(41,893)	280,484	238,591
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	7,289	22,114	(91,734)	(69,620)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(28,405)</b>	<b>10,784</b>	<b>4,615,546</b>	<b>4,626,330</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	10,216	382,832	3,727,053	4,109,885
	Case Reserves	(114,861)	(163,311)	675,499	512,188
	IBNR	103,398	(73,670)	362,058	288,388
	Excess Insurance Recoverable	1,155	(16,464)	(6,858)	(23,322)
	Discounted Claim Value	8,461	22,776	(82,275)	(59,499)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>8,368</b>	<b>152,164</b>	<b>4,675,477</b>	<b>4,827,641</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	32,317	966,797	3,886,465	4,853,262
	Case Reserves	59,102	(751,145)	2,734,906	1,983,761
	IBNR	41,073	(154,817)	627,764	472,947
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	8,441	94,610	(284,971)	(190,361)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>140,934</b>	<b>155,445</b>	<b>6,964,164</b>	<b>7,119,609</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	128,552	1,164,359	3,047,248	4,211,607
	Case Reserves	(104,685)	(311,162)	3,695,465	3,384,303
	IBNR	(274,888)	(318,640)	919,022	600,382
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(8,115)	45,530	(363,286)	(317,756)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(259,137)</b>	<b>580,086</b>	<b>7,298,449</b>	<b>7,878,535</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	82,545	1,582,493	1,305,842	2,888,335
	Case Reserves	(47,328)	31,184	3,214,479	3,245,663
	IBNR	66,755	(1,041,491)	1,636,017	594,526
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	16,196	75,899	(384,722)	(308,823)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>118,168</b>	<b>648,086</b>	<b>5,771,616</b>	<b>6,419,702</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	233,114	790,560		790,560
	Case Reserves	(38,556)	1,741,937		1,741,937
	IBNR	174,279	3,392,868		3,392,868
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	9,064	(427,090)		(427,090)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>377,901</b>	<b>5,498,275</b>	<b>0</b>	<b>5,498,275</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>366,401</b>	<b>6,971,009</b>	<b>53,346,606</b>	<b>60,317,615</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF December 31, 2024						
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	3,492,751	41,913,015	284,494,510	326,407,524	
2.	CLAIM EXPENSES					
	Paid Claims	119,928	8,079,626	17,153,869	25,233,496	
	Case Reserves	(594,049)	157,562	15,710,957	15,868,519	
	IBNR	(52,002)	926,068	16,261,220	17,187,288	
	Discounted Claim Value	474,723	(83,227)	(4,212,682)	(4,295,909)	
	Excess Recoveries	(322,710)	(776,590)	(1,930,205)	(2,706,795)	
	<b>TOTAL CLAIMS</b>	<b>(374,109)</b>	<b>8,303,440</b>	<b>42,983,159</b>	<b>51,286,599</b>	
3.	EXPENSES					
	Excess Premiums	2,410,357	32,105,009	205,538,373	237,643,382	
	Administrative	138,649	2,382,196	20,746,720	23,128,916	
	<b>TOTAL EXPENSES</b>	<b>2,549,006</b>	<b>34,487,205</b>	<b>226,285,093</b>	<b>260,772,298</b>	
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>1,317,854</b>	<b>(877,631)</b>	<b>15,226,258</b>	<b>14,348,627</b>	
5.	INVESTMENT INCOME	112,812	1,122,036	2,159,119	3,281,155	
6.	<b>PROFIT (4+5)</b>	<b>1,430,667</b>	<b>244,405</b>	<b>17,385,377</b>	<b>17,629,782</b>	
7.	Dividend	0	0	(6,707,551)	(6,707,551)	
8.	<b>SURPLUS (6-7)</b>	<b>1,430,667</b>	<b>244,405</b>	<b>10,677,826</b>	<b>10,922,231</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2010	485	4,277	66,109	70,386	
	2011	9,606	(87,454)	478,587	391,132	
	2012	(2,565)	(5,473)	491,515	486,042	
	2013	(9,798)	19,218	1,098,961	1,118,179	
	2014	243,690	299,767	1,623,920	1,923,686	
	2015	11,376	(91,041)	1,404,062	1,313,021	
	2016	(17,002)	(178,039)	1,686,719	1,508,680	
	2017	(4,947)	(151,383)	2,714,322	2,562,938	
	2018	23,425	128,097	2,317,319	2,445,415	
	2019	1,372	82,502	1,991,211	2,073,713	
	2020	(46,929)	209,458	(41,975)	167,484	
	2021	(41,327)	(384,689)	(288,075)	(672,764)	
	2022	(188,951)	(159,971)	1,403,700	1,243,729	
	2023	462,771	(194,169)	(4,268,549)	(4,462,718)	
	2024	989,460	753,307		753,307	
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>1,430,667</b>	<b>244,405</b>	<b>10,677,825</b>	<b>10,922,230</b>	
	<b>TOTAL CASH</b>				<b>34,304,464</b>	

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	17,875	720,144	738,019
Case Reserves	0	88,617	16,412	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	(8,390)	(8,142)	(2,480)	(10,622)
<b>TOTAL FY 2011 CLAIMS</b>	<b>(8,390)</b>	<b>98,350</b>	<b>737,076</b>	<b>835,426</b>
<b>FUND YEAR 2012</b>				
Paid Claims	3,429	187,642	1,598,341	1,785,983
Case Reserves	(3,429)	(187,642)	300,079	112,437
IBNR	0	0	3,680	3,680
Discounted Claim Value	4,998	28,918	(40,489)	(11,571)
<b>TOTAL FY 2012 CLAIMS</b>	<b>4,998</b>	<b>28,918</b>	<b>1,861,611</b>	<b>1,890,528</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	33,438	1,120,027	1,153,465
Case Reserves	0	(31,098)	465,996	434,898
IBNR	(0)	(2,339)	19,679	17,340
Discounted Claim Value	14,266	19,874	(67,176)	(47,302)
<b>TOTAL FY 2013 CLAIMS</b>	<b>14,266</b>	<b>19,874</b>	<b>1,538,527</b>	<b>1,558,401</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	44,446	820,087	864,533
Case Reserves	0	(345,935)	428,510	82,575
IBNR	(250,000)	0	21,077	21,077
Discounted Claim Value	12,093	53,381	(64,534)	(11,153)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(237,907)</b>	<b>(248,109)</b>	<b>1,205,140</b>	<b>957,031</b>
<b>FUND YEAR 2015</b>				
Paid Claims	1,207	303,478	2,170,225	2,473,703
Case Reserves	(3,132)	(152,501)	750,401	597,900
IBNR	(26,436)	(26,434)	76,409	49,975
Discounted Claim Value	21,922	13,730	(87,264)	(73,534)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(6,439)</b>	<b>138,274</b>	<b>2,909,770</b>	<b>3,048,044</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,484	51,687	1,340,882	1,392,569
Case Reserves	(984)	200,713	925,034	1,125,747
IBNR	(1,209)	(1,341)	40,838	39,497
Discounted Claim Value	23,097	(6,886)	(103,043)	(109,929)
<b>TOTAL FY 2016 CLAIMS</b>	<b>24,388</b>	<b>244,173</b>	<b>2,203,711</b>	<b>2,447,884</b>
<b>FUND YEAR 2017</b>				
Paid Claims	389	271,649	1,313,614	1,585,263
Case Reserves	(389)	(21,650)	627,562	605,912
IBNR	(16,515)	(33,365)	76,572	43,208
Discounted Claim Value	12,725	19,731	(73,852)	(54,120)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(3,790)</b>	<b>236,365</b>	<b>1,943,897</b>	<b>2,180,262</b>

<b>FUND YEAR 2018</b>				
Paid Claims	388	372,980	1,247,927	1,620,907
Case Reserves	(388)	(309,921)	750,478	440,557
IBNR	(27,650)	(147,764)	375,153	227,389
Discounted Claim Value	15,057	52,846	(116,810)	(63,964)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(12,593)</b>	<b>(31,858)</b>	<b>2,256,747</b>	<b>2,224,889</b>
<b>FUND YEAR 2019</b>				
Paid Claims	5,495	148,673	1,224,373	1,373,046
Case Reserves	(5,695)	156,824	1,093,759	1,250,583
IBNR	(10,055)	(354,965)	551,533	196,568
Discounted Claim Value	19,051	56,605	(176,738)	(120,133)
<b>TOTAL FY 2019 CLAIMS</b>	<b>8,797</b>	<b>7,137</b>	<b>2,692,927</b>	<b>2,700,064</b>
<b>FUND YEAR 2020</b>				
Paid Claims	0	251,888	1,126,067	1,377,955
Case Reserves	(12,290)	889,438	3,919,181	4,808,620
IBNR	328,567	(513,301)	1,974,978	1,461,677
Discounted Claim Value	67,082	52,608	(889,320)	(836,712)
Excess Recoveries	(322,710)	(776,590)	(1,930,205)	(2,706,795)
<b>TOTAL FY 2020 CLAIMS</b>	<b>60,648</b>	<b>(95,955)</b>	<b>4,200,701</b>	<b>4,104,746</b>
<b>FUND YEAR 2021</b>				
Paid Claims	6,121	1,213,415	2,119,936	3,333,352
Case Reserves	(256,121)	(12,945)	2,159,327	2,146,382
IBNR	132,992	(933,978)	2,041,187	1,107,209
Discounted Claim Value	169,140	227,256	(652,413)	(425,157)
<b>TOTAL FY 2021 CLAIMS</b>	<b>52,132</b>	<b>493,748</b>	<b>5,668,037</b>	<b>6,161,785</b>
<b>FUND YEAR 2022</b>				
Paid Claims	1,776	677,934	839,542	1,517,476
Case Reserves	(6,776)	145,442	848,359	993,800
IBNR	144,801	(749,803)	3,693,684	2,943,881
Discounted Claim Value	60,905	197,903	(675,990)	(478,087)
<b>TOTAL FY 2022 CLAIMS</b>	<b>200,705</b>	<b>271,476</b>	<b>4,705,595</b>	<b>4,977,071</b>
<b>FUND YEAR 2023</b>				
Paid Claims	39,820	3,927,099	1,340,865	5,267,964
Case Reserves	632	(2,101,508)	3,425,859	1,324,351
IBNR	(585,526)	(1,849,845)	7,383,429	5,533,584
Discounted Claim Value	98,288	356,570	(1,262,574)	(906,005)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(446,786)</b>	<b>332,316</b>	<b>10,887,578</b>	<b>11,219,895</b>
<b>FUND YEAR 2024</b>				
Paid Claims	57,819	577,421		577,421
Case Reserves	(305,476)	1,839,730		1,839,730
IBNR	259,029	5,539,202		5,539,202
Discounted Claim Value	(35,510)	(1,147,621)		(1,147,621)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(24,137)</b>	<b>6,808,732</b>	<b>0</b>	<b>6,808,732</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(374,109)</b>	<b>8,303,440</b>	<b>42,983,159</b>	<b>51,286,599</b>

Atlantic County Insurance Commission												
CLAIM ACTIVITY REPORT												
January 31, 2025												
<b>COVERAGE LINE - PROPERTY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	0	0	0	0	5	9	3	28	57	0	102
January-25	0	0	0	0	0	5	7	3	28	65	2	110
NET CHGE	0	0	0	0	0	0	-2	0	0	8	2	8
Limited Reserves												\$3,060
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$0	\$0	\$0	\$0	\$5	\$1,576	\$8,415	\$131,968	\$200,482	\$0	\$342,446
January-25	\$0	\$0	\$0	\$0	\$0	\$5	\$237	\$8,415	\$127,968	\$197,948	\$2,057	\$336,630
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,339)	\$0	(\$4,000)	(\$2,534)	\$2,057	(\$5,816)
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,139	\$535,707	\$476,212	\$521,157	\$375,896	\$326,194	\$65	\$3,084,059
<b>COVERAGE LINE - GENERAL LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	1	0	2	2	3	5	12	21	44	0	90
January-25	0	1	0	2	2	3	5	11	21	45	1	91
NET CHGE	0	0	0	0	0	0	0	-1	0	1	1	1
Limited Reserves												\$26,929
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$7,468	\$0	\$494,685	\$473,163	\$267,776	\$9,581	\$921,585	\$274,931	\$139,623	\$0	\$2,588,811
January-25	\$0	\$7,468	\$0	\$494,667	\$472,953	\$265,949	\$9,581	\$779,017	\$274,931	\$143,856	\$2,100	\$2,450,521
NET CHGE	\$0	\$0	\$0	(\$18)	(\$210)	(\$1,828)	\$0	(\$142,568)	\$0	\$4,233	\$2,100	(\$138,290)
Ltd Incurred	\$485,129	\$475,254	\$139,521	\$1,078,636	\$621,436	\$415,368	\$32,660	\$933,895	\$281,750	\$147,103	\$147,103	\$4,757,853
<b>COVERAGE LINE - AUTO LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	0	0	0	0	0	0	1	6	6	10	0	23
January-25	0	0	0	0	0	0	1	6	6	9	1	23
NET CHGE	0	0	0	0	0	0	0	0	0	-1	1	0
Limited Reserves												\$34,377
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$484,971	\$230,943	\$48,006	\$18,276	\$0	\$782,196
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$484,602	\$201,943	\$48,006	\$55,017	\$1,100	\$790,669
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$369)	(\$29,000)	\$0	\$36,741	\$1,100	\$8,473
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$57,931	\$40,015	\$40,094	\$541,171	\$304,064	\$105,565	\$75,100	\$75,100	\$1,389,009
<b>COVERAGE LINE - WORKERS COMP.</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	8	11	9	8	15	20	35	47	90	151	0	394
January-25	8	11	8	8	14	20	33	46	91	132	21	392
NET CHGE	0	0	-1	0	-1	0	-2	-1	1	-19	21	-2
Limited Reserves												\$27,466
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$712,663	\$941,371	\$388,392	\$524,002	\$308,153	\$358,965	\$1,487,634	\$2,223,274	\$2,790,698	\$1,384,015	\$0	\$11,119,166
January-25	\$712,169	\$896,370	\$375,842	\$515,691	\$300,139	\$355,845	\$1,364,072	\$2,074,400	\$2,776,918	\$1,338,761	\$56,580	\$10,766,787
NET CHGE	(\$494)	(\$45,001)	(\$12,550)	(\$8,311)	(\$8,014)	(\$3,119)	(\$123,562)	(\$148,873)	(\$13,780)	(\$45,254)	\$56,580	(\$352,378)
Ltd Incurred	\$5,961,874	\$5,037,924	\$5,073,046	\$4,568,984	\$3,619,592	\$3,741,198	\$5,765,329	\$5,722,197	\$5,441,991	\$2,070,406	\$2,070,406	\$49,072,946
<b>TOTAL ALL LINES COMBINED</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	8	12	9	10	17	28	50	68	145	262	0	609
January-25	8	12	8	10	16	28	46	66	146	251	25	616
NET CHGE	0	0	-1	0	-1	0	-4	-2	1	-11	25	7
Limited Reserves												\$23,287
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
December-24	\$712,663	\$948,839	\$388,392	\$1,018,687	\$781,316	\$626,746	\$1,983,761	\$3,384,216	\$3,245,602	\$1,742,397	\$0	\$14,832,619
January-25	\$712,169	\$903,838	\$375,842	\$1,010,358	\$773,092	\$621,799	\$1,858,491	\$3,063,775	\$3,227,822	\$1,735,583	\$61,837	\$14,344,607
NET CHGE	(\$494)	(\$45,001)	(\$12,550)	(\$8,329)	(\$8,224)	(\$4,947)	(\$125,270)	(\$320,441)	(\$17,780)	(\$6,813)	\$61,837	(\$488,012)
Ltd Incurred	\$6,525,691	\$5,924,256	\$5,498,495	\$5,768,515	\$4,441,182	\$4,732,367	\$6,815,372	\$7,481,313	\$6,205,201	\$2,618,802	\$2,292,673	\$58,303,867



# Atlantic County Insurance Commission

## CLAIM ACTIVITY REPORT

February 28, 2025

<b>COVERAGE LINE - PROPERTY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	0	0	0	5	7	3	28	65	2	110
February-25	0	0	0	0	0	5	6	3	27	63	3	107
NET CHGE	0	0	0	0	0	0	-1	0	-1	-2	1	-3
Limited Reserves												\$2,519
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$0	\$0	\$0	\$0	\$5	\$237	\$8,415	\$127,968	\$197,948	\$2,057	\$336,630
February-25	\$0	\$0	\$0	\$0	\$0	\$5	\$28	\$8,415	\$87,967	\$168,981	\$4,190	\$269,586
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$209)	\$0	(\$40,001)	(\$28,968)	\$2,132	(\$67,045)
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,139	\$535,716	\$476,063	\$521,157	\$584,220	\$319,744	\$63	\$3,285,791
<b>COVERAGE LINE - GENERAL LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	1	0	2	2	3	5	11	21	45	1	91
February-25	0	1	0	2	2	3	5	10	20	41	8	92
NET CHGE	0	0	0	0	0	0	0	-1	-1	-4	7	1
Limited Reserves												\$26,085
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$7,468	\$0	\$494,667	\$472,953	\$265,949	\$9,581	\$779,017	\$274,931	\$143,856	\$2,100	\$2,450,521
February-25	\$0	\$7,468	\$0	\$494,667	\$472,903	\$265,949	\$9,581	\$725,846	\$274,744	\$139,184	\$9,500	\$2,399,841
NET CHGE	\$0	\$0	\$0	\$0	(\$50)	\$0	\$0	(\$53,171)	(\$186)	(\$4,673)	\$7,400	(\$50,680)
Ltd Incurred	\$485,129	\$475,254	\$139,521	\$1,078,636	\$621,436	\$415,368	\$32,660	\$929,637	\$281,564	\$142,430	\$142,430	\$4,744,064
<b>COVERAGE LINE - AUTO LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	0	0	0	0	1	6	6	9	1	23
February-25	0	0	0	0	0	0	1	4	6	6	4	21
NET CHGE	0	0	0	0	0	0	0	-2	0	-3	3	-2
Limited Reserves												\$34,423
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$484,602	\$201,943	\$48,006	\$55,017	\$1,100	\$790,669
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$484,602	\$135,491	\$48,006	\$51,011	\$3,770	\$722,880
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$66,452)	\$0	(\$4,006)	\$2,670	(\$67,788)
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$57,931	\$40,015	\$40,094	\$541,171	\$238,684	\$105,565	\$71,594	\$71,594	\$1,316,617
<b>COVERAGE LINE - WORKERS COMP.</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	8	11	8	8	14	20	33	46	91	132	21	392
February-25	9	10	8	8	13	21	32	48	89	109	30	377
NET CHGE	1	-1	0	0	-1	1	-1	2	-2	-23	9	-15
Limited Reserves												\$29,242
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$712,169	\$896,370	\$375,842	\$515,691	\$300,139	\$355,845	\$1,364,072	\$2,074,400	\$2,776,918	\$1,338,761	\$56,580	\$10,766,787
February-25	\$711,323	\$890,075	\$372,879	\$513,706	\$231,376	\$355,964	\$1,374,191	\$2,041,732	\$2,738,386	\$1,690,522	\$103,941	\$11,024,095
NET CHGE	(\$847)	(\$6,296)	(\$2,963)	(\$1,985)	(\$68,763)	\$118	\$10,119	(\$32,668)	(\$38,531)	\$351,761	\$47,361	\$257,307
Ltd Incurred	\$5,963,851	\$5,036,720	\$5,073,374	\$4,572,984	\$3,603,718	\$3,747,898	\$5,802,522	\$5,717,991	\$5,486,484	\$2,546,471	\$2,546,471	\$50,098,485
<b>TOTAL ALL LINES COMBINED</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	8	12	8	10	16	28	46	66	146	251	25	616
February-25	9	11	8	10	15	29	44	65	142	219	45	597
NET CHGE	1	-1	0	0	-1	1	-2	-1	-4	-32	20	-19
Limited Reserves												\$24,148
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
January-25	\$712,169	\$903,838	\$375,842	\$1,010,358	\$773,092	\$621,799	\$1,858,491	\$3,063,775	\$3,227,822	\$1,735,583	\$61,837	\$14,344,607
February-25	\$711,323	\$897,542	\$372,879	\$1,008,373	\$704,279	\$621,918	\$1,868,402	\$2,911,484	\$3,149,103	\$2,049,698	\$121,400	\$14,416,402
NET CHGE	(\$847)	(\$6,296)	(\$2,963)	(\$1,985)	(\$68,813)	\$119	\$9,910	(\$152,291)	(\$78,718)	\$314,114	\$59,563	\$71,795
Ltd Incurred	\$6,527,668	\$5,923,052	\$5,498,823	\$5,772,515	\$4,425,308	\$4,739,076	\$6,852,416	\$7,407,470	\$6,457,832	\$3,080,239	\$2,760,558	\$59,444,956



# 15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

## SAVE THE DATES

FRIDAY, APRIL 25 • 9:00 AM – NOON

FRIDAY, MAY 2 • 9:00 AM – NOON

## Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

### TO REGISTER

Visit [njmel.org](http://njmel.org) or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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### KEYNOTE SPEAKER

**Michael Chertoff** served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

### FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

### FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

RESOLUTION NO. 16-25

ATLANTIC COUNTY INSURANCE COMMISSION  
BILLS LIST – APRIL 2025

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

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

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

<u>FUND YEAR 2025</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 1ST INSTALL 2025 04/25	2,162,113.20
			2,162,113.20
		Total Payments FY 2025	2,162,113.20
		TOTAL PAYMENTS ALL FUND YEARS	2,162,113.20

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer





## ATLANTIC COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** April 4, 2025  
**DATE OF MEETING:** April 11, 2025

### ACIC SERVICE TEAM

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

**February - April 2025**

### RISK CONTROL ACTIVITIES

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

- **February 14:** Attended the ACIC meeting.
- **February 14:** Attended the ACIC Claims Committee meeting.
- **February 21:** Conducted a Loss Control Survey at the ACUA.

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

- **April 11:** Plan to attend the ACIC meeting.
- **April 11:** 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 <https://njic.org/safety/safety-bulletins/>.

- PEOSH Most Cited Standards from Oct. 1st – Dec. 31st in 2024.
- Training Announcement: Leadership Skills for Supervisors (2-Day) Workshop (2025 Schedule)

- Fitness Room – Best Practices
- Avian Influenza – Bird Flu – Best Practices
- Landscape Material – Combustible Mulch
- Concession Stand-Best Practices
- Scissor Lift Mast Elevated Work Platforms - Best Practices

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

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

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. *(April thru June 2025 Live Training Schedules and Registration Links are attached).*

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

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

### ***Learning On Demand Training***

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). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning on Demand Catalog](#).

### ***NJCE LEADERSHIP ACADEMY***

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

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

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

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

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

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



**NJCE Learning Management System (LMS)**

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



# J.A. Montgomery CONSULTING

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

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

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

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

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

## April thru June 2025 Safety Training Schedule Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
4/1/25	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/1/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 pm
4/1/25	<a href="#">Microlearning Theory and Practice (Zoom Meeting)**</a>	1:00 - 3:00 pm
4/2/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*</a>	8:30 - 11:30 am
4/2-4/3/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*</a>	9:00 - 3:30 pm
4/3/25	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/3/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
4/4/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/4/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/4/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/7/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/7/25	<a href="#">Change: Embracing New Opportunities</a>	1:00 - 2:30 pm
4/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/8/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
4/9/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/9/25	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
4/9/25	<a href="#">First Responders: Traffic Incident Management</a>	9:00 - 1:00 pm
4/9/25	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
4/10/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
4/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/11/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/11/25	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/11/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/14/25	<a href="#">Fire Safety</a>	7:30 - 8:30 am
4/14/25	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
4/14/25	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:30 - 12:00 pm
4/15/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am

4/15/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/15/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/15/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
4/16/25	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/16/25	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/16/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
4/17/25	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/17/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/17/25	<a href="#">CDL: Supervisors' Reasonable Suspicion**</a>	1:00 - 3:00 pm
4/22/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/22/25	<a href="#">NJCE The Power of Collaboration Parts 1 &amp; 2 (Ocean)*</a>	9:00 - 1:00 pm
4/22/25	<a href="#">Fall Protection Awareness</a>	2:30 - 4:30 pm
4/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/23/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/23/25	<a href="#">Introduction to Management Skills**</a>	1:00 - 3:00 pm
4/24/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/24/25	<a href="#">Protecting Children from Abuse in NJ Local Government</a>	9:00 - 11:00 am
4/24/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/24/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
4/24 - 4/25/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*</a>	9:00 - 3:30 pm w/lunch brk
4/25/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/25/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/25/25	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
4/28/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/28/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 5:30 pm
4/30/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
4/30/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
5/1/25	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/1/25	<a href="#">Accident Investigation (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/2/25	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting) **</a>	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
5/5/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/5/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
5/5/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
5/6/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
5/6/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
5/6/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
5/6/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/7/25	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/7/25	<a href="#">Introduction to Communication Skills (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/8/25	<a href="#">Chainsaw Safety</a>	11:00 - 12:00 pm
5/8/25	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
5/9/25	<a href="#">Disaster Management</a>	8:30 - 10:00 am
5/9/25	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/12/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/12/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/12/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm



4/15/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/15/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/15/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
4/16/25	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/16/25	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/16/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
4/17/25	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/17/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/17/25	<a href="#">CDL: Supervisors' Reasonable Suspicion**</a>	1:00 - 3:00 pm
4/22/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/22/25	<a href="#">NJCE The Power of Collaboration Parts 1 &amp; 2 (Ocean)*</a>	9:00 - 1:00 pm
4/22/25	<a href="#">Fall Protection Awareness</a>	2:30 - 4:30 pm
4/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/23/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/23/25	<a href="#">Introduction to Management Skills**</a>	1:00 - 3:00 pm
4/24/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/24/25	<a href="#">Protecting Children from Abuse in NJ Local Government</a>	9:00 - 11:00 am
4/24/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/24/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
4/24 - 4/25/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*</a>	9:00 - 3:30 pm w/lunch brk
4/25/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/25/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/25/25	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
4/28/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/28/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 5:30 pm
4/30/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
4/30/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
5/1/25	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/1/25	<a href="#">Accident Investigation (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/2/25	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting) **</a>	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
5/5/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/5/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
5/5/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
5/6/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
5/6/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
5/6/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
5/6/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/7/25	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/7/25	<a href="#">Introduction to Communication Skills (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/8/25	<a href="#">Chainsaw Safety</a>	11:00 - 12:00 pm
5/8/25	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
5/9/25	<a href="#">Disaster Management</a>	8:30 - 10:00 am
5/9/25	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/12/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/12/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/12/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm

6/12/25	Confined Space Entry	8:00 - 11:00 am
6/12/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/12/ - 6/13/25	NJCE Leadership Skills for Supervisors Workshop - (2 Day) (Middlesex)*	9:00 - 3:30 pm w/lunch brk
6/13/25	Flagger Skills and Safety	8:30 - 9:30 am
6/13/25	Fall Protection Awareness	10:00 - 12:00 pm
6/16/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
6/16/25	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/25	Introduction to Understanding Conflict (Zoom Meeting)**	1:00 - 3:00 pm
6/17/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/17/25	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/18/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/25	NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex Co.)	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex Co.)*	8:30 - 11:30 am
6/20/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
6/20/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/23/25	Personal Protective Equipment	8:30 - 10:30 am
6/23/25	Shop and Tool Safety	11:00 - 12:00 pm
6/23/25	Special Event Management (Zoom Meeting)	1:00 - 3:00 pm
6/24/25	Confined Space Entry	8:30 - 11:30 am
6/24/25	Hearing Conservation	1:00 - 2:00 pm
6/25/25	Driving Safety Awareness	9:00 - 10:30 am
6/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/26/25	Chipper Safety	7:30 - 8:30 am
6/26/25	Chainsaw Safety	9:00 - 10:00 am
6/26/25	Mower Safety	10:30 - 11:30 am
6/26/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
6/27/25	Fire Safety	8:30 - 9:30 am
6/27/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **	8:30 - 10:30 am
6/30/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

#### Zoom Safety Training Guidelines:

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

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

#### Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid 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 login 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 [NJCE LIVE Group Sign-in Sheet](#) within 24 hours after the webinar. *(Please Note: The Group Sign in Sheet should only be completed and submitted if the Training was done in a Group Setting and not if the User logged in on their own and viewed the training.)*





# 2025 MSI-NJCE EXPO

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

The training topics will include:

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

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

*\*Tentatively Scheduled*

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

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

**(Please Note:** Registration Links are available two months prior to class date. So please check back.)  
Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty  
at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) with any questions.



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

2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	300	\$699,861.41	\$108,029.76	\$591,831.65	85%	98%
FEBRUARY	396	\$1,498,405.37	\$184,531.61	\$1,313,873.76	88%	99%
MARCH	342	\$319,689.09	\$89,535.11	\$230,153.98	72%	98%
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1038	\$2,517,955.87	\$382,096.48	\$2,135,859.39	85%	99%

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



## Cumulative Savings by Entity

COUNTY OF ATLANTIC													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	213	\$633,938.97	\$87,775.08	\$546,163.89	86%	98%	JANUARY	269	\$719,304.28	\$233,337.01	\$485,967.27	68%	92%
FEBRUARY	314	\$1,454,812.47	\$167,071.39	\$1,287,741.08	89%	99%	FEBRUARY	231	\$625,041.81	\$243,937.04	\$381,104.77	61%	99%
MARCH	264	\$243,836.16	\$60,492.60	\$183,343.56	75%	99%	MARCH	214	\$220,345.08	\$86,226.61	\$134,118.47	61%	91%
APRIL							APRIL	161	\$365,757.68	\$87,058.09	\$278,699.59	76%	98%
MAY							MAY	280	\$483,228.37	\$174,927.68	\$308,300.69	64%	96%
JUNE							JUNE	30	\$48,217.28	\$25,068.11	\$23,149.17	48%	95%
JULY							JULY	157	\$86,892.55	\$24,416.95	\$62,475.60	72%	96%
AUGUST							AUGUST	154	\$88,787.85	\$26,345.36	\$62,442.49	70%	97%
SEPTEMBER							SEPTEMBER	399	\$456,900.83	\$163,045.69	\$293,855.14	64%	84%
OCTOBER							OCTOBER	346	\$1,109,710.90	\$176,510.79	\$933,200.11	84%	99%
NOVEMBER							NOVEMBER	293	\$445,527.93	\$115,811.46	\$329,716.47	74%	95%
DECEMBER							DECEMBER	179	\$330,494.54	\$152,857.29	\$177,637.25	54%	84%
Grand Total	791	\$2,332,587.60	\$315,339.07	\$2,017,248.53	86%	99%	Grand Total	2713	\$4,980,209.10	\$1,509,542.08	\$3,470,667.02	70%	94%
UTILITY AUTHORITY													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	87	\$65,922.44	\$20,254.68	\$45,667.76	69%	98%	JANUARY	35	\$41,388.10	\$8,661.44	\$32,726.66	79%	100%
FEBRUARY	82	\$43,592.90	\$17,460.22	\$26,132.68	60%	98%	FEBRUARY	36	\$51,944.98	\$23,970.36	\$27,974.62	54%	100%
MARCH	78	\$75,852.93	\$29,042.51	\$46,810.42	62%	99%	MARCH	20	\$75,839.97	\$11,618.01	\$64,221.96	85%	99%
APRIL							APRIL	25	\$11,824.66	\$5,437.33	\$6,387.33	54%	100%
MAY							MAY	69	\$24,320.74	\$9,882.80	\$14,437.94	59%	97%
JUNE							JUNE	6	\$156,522.13	\$71,578.46	\$84,943.67	54%	100%
JULY							JULY	12	\$4,941.50	\$1,479.48	\$3,462.02	70%	100%
AUGUST							AUGUST	10	\$10,346.00	\$2,880.89	\$7,465.11	72%	100%
SEPTEMBER							SEPTEMBER	123	\$149,579.11	\$46,011.30	\$103,567.81	69%	95%
OCTOBER							OCTOBER	40	\$22,504.48	\$11,812.59	\$10,691.89	48%	94%
NOVEMBER							NOVEMBER	60	\$27,655.88	\$9,915.65	\$17,740.23	64%	98%
DECEMBER							DECEMBER	52	\$32,997.36	\$12,179.37	\$20,817.99	63%	98%
Grand Total	247	\$185,368.27	\$66,757.41	\$118,610.86	64%	98%	Grand Total	386	\$479,502.36	\$185,819.31	\$293,683.05	61%	98%
IMPROVEMENT AUTHORITY													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00			JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY	0	\$0.00	\$0.00	\$0.00			FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	0	\$0.00	\$0.00	\$0.00			MARCH	0	\$0.00	\$0.00	\$0.00		
APRIL							APRIL	0	\$0.00	\$0.00	\$0.00		
MAY							MAY	0	\$0.00	\$0.00	\$0.00		
JUNE							JUNE	0	\$0.00	\$0.00	\$0.00		
JULY							JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST							AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER							SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER							OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER							NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER							DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	0	\$0.00	\$0.00	\$0.00			Grand Total	0	\$0.00	\$0.00	\$0.00		



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

**WORKERS' COMPENSATION CLAIMS REPORTED  
1/1/2025 – 3/31/2025**

	ATLANTIC COUNTY UTILITY AUTHORITY	COUNTY OF ATLANTIC	IMPROVEMENT AUTHORITY	Grand Total
INDEMNITY	11	15		26
MEDICAL ONLY	10	25	1	36
REPORT ONLY-WC		17		17
<b>Grand Total</b>	<b>21</b>	<b>57</b>	<b>1</b>	<b>79</b>



**ATLANTIC COUNTY INSURANCE COMMISSION**  
**TOP 10 PROVIDERS**  
**1/1/2025 – 3/31/2025**

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED		
	APPROVED	SPECIALTY
SHORE MEDICAL CENTER	\$57,774.50	Hospital
ORTHO NJ LLC	\$54,264.79	Orthopedic Surgery
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$29,531.25	Orthopedic Surgery
ONE CALL CARE DIAGNOSTICS	\$20,993.19	MRI/Radiology
ARMC MAINLAND	\$19,548.52	Hospital
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$17,372.76	Physical Therapy
ARMC ANESTHESIOLOGISTS	\$15,047.00	Anesthesiology
OSPREY REHABILITATION LLC	\$12,407.43	Physical Medicine & Rehab
SHORE AMBULATORY SURGICAL CENTER LLC	\$11,654.25	Orthopedic Surgery
SOUTH JERSEY REHAB & SPINE INC	\$10,993.95	Physical Medicine & Rehab
<b>Grand Total</b>	<b>\$249,587.64</b>	
COUNTY OF ATLANTIC		
	APPROVED	SPECIALTY
SHORE MEDICAL CENTER	\$57,107.00	Hospital
ORTHO NJ LLC	\$43,592.75	Orthopedic Surgery
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$29,531.25	Orthopedic Surgery
ARMC MAINLAND	\$19,548.52	Orthopedic Surgery
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$17,372.76	Physical Therapy
ONE CALL CARE DIAGNOSTICS	\$13,738.00	MRI/Radiology
ARMC ANESTHESIOLOGISTS	\$13,465.00	Anesthesiology
OSPREY REHABILITATION LLC	\$8,144.66	Physical Medicine & Rehab
MSC GROUP INC	\$6,578.49	Durable Medical Equipment
PREMIER ORTHOPAEDIC ASSOC	\$6,520.37	Orthopedic Surgery
<b>Grand Total</b>	<b>\$215,598.80</b>	
UTILITY AUTHORITY		
	APPROVED	SPECIALTY
SHORE AMBULATORY SURGICAL CENTER LLC	\$11,654.25	Orthopedic Surgery
ORTHO NJ LLC	\$10,672.04	MRI/Radiology
HEALTH MED ASSOCIATES PC	\$7,955.86	Occupational Medicine
ONE CALL CARE DIAGNOSTICS	\$7,255.19	MRI/Radiology
SOUTH JERSEY REHAB & SPINE INC	\$4,565.26	Physical Medicine & Rehab
OSPREY REHABILITATION LLC	\$4,262.77	Physical Medicine & Rehab
ATLANTICARE SURGERY CENTER	\$2,734.68	Orthopedic Surgery
FERNANDO J. DELASOTTA MD	\$2,320.50	Behavioral Health
INSPIRA MEDICAL CENTER	\$1,810.43	Hospital
ARMC ANESTHESIOLOGISTS	\$1,582.00	Anesthesiology
<b>Grand Total</b>	<b>\$54,812.98</b>	



**ATLANTIC COUNTY  
INSURANCE COMMISSION  
QUAL-LYNX ACCOUNT SERVICE TEAM**

**OVERALL ACCOUNT RESPONSIBILITY**

<b>Kathleen M. Kissane</b> Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
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**WORKERS' COMPENSATION**

<b>Ralph Spencer</b> Account Manager/WC Manager	Ph: 732-576-0518 Fax: 855-475-5764 Cell: 973-908-9597	ralph.spencer@qual-lynx.com
<b>Karen Conway</b> WC Assistant Supervisor	Ph: 609-833-2913 Fax: 609-601-3169	karen.conway@qual-lynx.com
<b>Stephanie Diaz-Santiago</b> WC Lost Time Adjuster	Ph: 858-408-8070 Fax: 732-465-7355	steph.santiago-diaz@qual-lynx.com
<b>Dawn White</b> WC Lost Time Adjuster	Ph: 609-833-9218 Fax: 609-926-9270	dawn.white@qual-lynx.com
<b>Jaszmin Dadds</b> WC Lost Time Adjuster	Ph: 609-833-2172 Fax: 609-601-3169	jaszmin.dadds@qual-lynx.com
<b>Mandi Watson</b> WC Lost Time Adjuster	Ph: 609-833-2924 Fax: 609-601-3169	mandi.watson@qual-lynx.com
<b>Kristin Heim</b> WC Medical Only Adjuster	Ph: 609-833-9224 Fax: 609-601-3172	kristin.heim@qual-lynx.com

**LIABILITY**

<b>Karen Berenato</b> Liability Supervisor	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
<b>Susan Lovett</b> Assistant Liability Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
<b>Shelini Parikh</b> Liability Senior Claim Analyst	Ph: 609-277-1809 Fax: 609-601-3173	shelini.parikh@qual-lynx.com
<b>Robin Sulzer</b> Liability Senior Claim Analyst	Ph: 609-601-3185 Fax: 609-601-3173	robin.sulzer@qual-lynx.com
<b>Donna Crosson</b> Liability Adjuster	Ph: 609-833-2203 Fax: 855-816-3496	donna.crosson@qual-lynx.com
<b>Milan Davis</b> Liability Adjuster	Ph: 609-732-1058 Fax: 609-601-3173	milan.davis@qual-lynx.com



**ATLANTIC COUNTY  
INSURANCE COMMISSION  
QUAL-LYNX ACCOUNT SERVICE TEAM**

**PROPERTY**

<b>Brian Foster</b> Property Supervisor	Ph: 732-352-9729 Fax: 609-601-3173 Cell: 609-402-5218	brian.foster@qual-lynx.com
<b>Eileen Stasuk</b> Property Adjuster	Ph: 609-833-2091 Fax: 609-601-3193	eileen.stasuk@qual-lynx.com
<b>Doris Moore</b> Property Adjuster	Ph: 609-833-2903 Fax: 609-601-3194	doris.moore@qual-lynx.com
<b>Karen Oliva</b> Property Adjuster	Ph: 609-360-2236 Fax: 609-601-3192	karen.oliva@qual-lynx.com
<b>CarolAnn Cena</b> Property Adjuster	Ph: 609-796-9898 Fax: 609-601-3192	carolann.cena@qual-lynx.com

**WORKERS' COMPENSATION MANAGED CARE**

<b>Christine Gallagher</b> Client Services Manager	Ph: 609-365-4016	christine.gallagher@qual-lynx.com
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**NURSE CASE MANAGEMENT**

<b>Kelly Roth</b> Nurse Case Manager	Ph: 877-822-9368 x. 22289	kelly.roth@qual-lynx.com
<b>Wendie Szamreta</b> Nurse Case Manager	Ph: 877-822-9368 x. 22344	wendie.szamreta@qual-lynx.com
<b>Eva Taganile</b> Nurse Case Manager	Ph: 877-822-9368 x. 22278	eva.taganile@qual-lynx.com
<b>Stephanie Dionisio</b> WC Clinical Services Manager	Ph: 609-833-9404 Cell: 609-968-4512	stephanie.dionisio@qual-lynx.com

**SENIOR MANAGEMENT**

<b>Kathleen M. Kissane</b> Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
<b>Lisa Gallo</b> Manager, Client Programs	Ph: 732-465-6364 Cell: 609-380-5288	lisa.gallo@qual-lynx.com
<b>Eileen Luterzo</b> Assistant Vice President, WC Clinical Services	Ph: 732-465-7342 Fax: 732-562-2825 Cell: 908-242-7202	eileen.luterzo@qual-lynx.com
<b>Shelly Long</b> Director, Claims Operations	Ph: 609-833-9267 Fax: 609-653-2928 Cell: 215-460-7799	shelly.long@qual-lynx.com

**Office Address:**  
100 Decadon Drive  
Egg Harbor Township, NJ 08234  
Main Phone Number: 609-653-8400



## Insurance Agencies, Inc.

### Atlantic County Insurance Commission Risk Management Consultant Report

To: Atlantic County Insurance Commission  
From : Risk Management Consultants  
Date: April 11, 2025

J. Eugene Siracusa Insurance Agencies, Inc. 609-646-1000 Ext 714 gsiracusa@insuranceagenciesinc.com	Michael A. Ridge Insurance Agencies, Inc. 609-646-1000 Ext 703 mridge@insuranceagenciesinc.com	Barbara A. Ridge, CIC, AAI Insurance Agencies, Inc. 609-646-1000 Ext 601 bridge@insuranceagenciesinc.com
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#### Feb-March Activities

Since our last meeting of February 14<sup>th</sup>, we reviewed 31 Incidents and Status updates from Liability Excess Reports and Qual-Lynx.

Reviewed Bid Bond for Insurance requirements  
Reviewed Certificate of Insurance for Winner Ford of Cherry Hill  
Reviewed Certificate of Insurance for Rutgers  
Attended Cell JIF renewal Meeting on February 24th  
Reviewed Pollution Liability coverage for county contractor  
Reviewed coverage on Certificate of Insurance for a Marina Rental  
Reviewed and processed Windstorm Deductible Buy-Back

3/2

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

	2023 Claim Count	Net Incurred	2024 Claim Count	2024 Net Incurred
Auto	39	\$104,565.	23	\$29,219.
Liability/EPL	157	\$993,088.	135	\$136,668.
Property	105	\$602,844.	109	\$351,437.
W. Comp	252	\$5,411,552.	223	\$2,564,442.
TOTALS	553	\$7,148,911.	494	\$3,095,366

Lessons From Losses  
Office/Building Safety



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



# LESSONS LEARNED FROM LOSSES

## MARCH 2024 NEWSLETTER OFFICE/BUILDING SAFETY



- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

### Examples:

- Employee tripped over computer/printer cords sticking out from under a desk causing a fall into the wall with resulting shoulder and concussion injuries. Total incurred on the file is \$67,000.
- Employee tripped walking down steps and fell onto left side of his body injuring left knee and left elbow. Several surgeries and multiple courses of physical therapy and the total incurred on the claim is \$185,000.



# **APPENDIX I**

## ***MEETING MINUTES***

ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
REGULAR MEETING – February 14, 2025 at 11:00 A.M.  
Atlantic County Board of County Commissioners’ Meeting Room  
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director PERMA Risk Management Services	<b>Brad Stokes</b>
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Claims Administrator	<u>Qual-Lynx</u> <b>Kathy Kissane</b> <b>Christine Gallagher</b>
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PERMA Claims  
**Jennifer Conicella**  
**Kerin Drumheiser**

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

Karen Read, PERMA Risk Management Services  
*Edward Cooney, Underwriting - by phone*  
*Chandra Anderson, Atlantic County – by phone*

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 10, 2025.  
MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 10, 2025.**

**Motion:** Commissioner Fedorko  
**Second:** Commissioner Kessler  
**Vote:** 2 Ayes (Commissioner Robbins abstained)

**CORRESPONDENCE:** None.

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

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

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

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

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

The 2025 Risk Management Plan has some changes that were reviewed by Ed Cooney who appeared by phone. There were some changes to the layers of insurance and the insurers. Safety National, who provides the workers' compensation coverage now also provides liability coverage. Overall, there were no substantial changes, and we have stronger carriers in place. The policies and limit schematic will be made available on the shared drive.

A webinar is scheduled for February 24, 2025 to review the 2025 renewal. Invitation emails were issued and members were encouraged to register to attend.

**MOTION TO APPROVE RESOLUTION 14-25 THE 2025 RISK MANAGEMENT PLAN.**

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

**CERTIFICATES OF INSURANCE:** There were 12 certificates issued in January 2025.

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

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

The CEL held a special meeting on January 31, 2025 and appointed Vanguard as the fund's property claims administrator. The next meeting of the CEL will be its reorganization meeting on February 27, 2025.

Commissioner Kessler commented that there were a couple of meetings to review the proposals for claims administrator.

The Commission's financial fast track through November continues to show the \$5.5 million deficit, and cash on hand of \$10.7 million.

The CEL's financial fast track report through December is not available and will be provided for the next meeting.

The claims activity report for December shows three more open claims.

All the 2025 renewal policies will be posted on One Drive along with limit schematics. Please contact the fund office if you have any problems accessing the site.

The 15<sup>th</sup> annual educational seminar will be held on two half day sessions, April 25, and May 2, 2025 both from 9:00 A.M. to 12:00 P.M. Keynote speakers include Michael Chertoff, the former Secretary of Homeland Security, and a representative from the NJ Department of Community Affairs. Educational credits are available. Page 10 of the agenda includes registration information.

**CLAIMS SERVICES:** Jennifer Conicella presented the claims services report. Kerin Drumheiser will be taking over the role of claims supervisor for the CEL. Ms. Conicella will be working with the MEL program, but will continue to be available.

**TREASURER:** Bonnie Lindaw presented the Treasurer's report and Resolution 15-25 the February Bills List. Total payments were \$198,128.58, with \$18.68 from fund year 2024, and \$198,109.90 from fund year 2025. All payments are in line with budgeted amounts.

The Treasurer's report shows the admin account balance is \$9,614,280.35 Interest earned is \$26,098.31. The general liability account has \$156,128.61 in outstanding checks. Interest earned is \$137.32. The workers' compensation account has \$244,463.03 in outstanding checks. Interest earned is \$421.77.

**MOTION TO APPROVE RESOLUTION 15-25 THE FEBRUARY BILLS LIST.**

<b>Motion:</b>	<b>Commissioner Fedorko</b>
<b>Second:</b>	<b>Commissioner Kessler</b>
<b>Vote:</b>	<b>3 Ayes</b>

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:** Glenn Prince of JA Montgomery presented the safety director's report for January through February 2025. All training through April 2025 have been listed on the website NJCE.org and LMS. There are toolbox talks and video briefings available.

Mr. Prince is finalizing the schedule for Atlantic County loss control visits for 2025 with Angelier Hurt.

Mr. Prince reminded the members that the safety grant for 2025 is \$90,000. With interest in the program rising, he recommends submissions be sent in early. His office is available to assist any member entity with completing their submissions or developing ideas for the Safety Grant. He also commented that last year, the CEL voted to allocate funds to ensure full 100% funding for all approved member submissions. He is hopeful that will continue into this year.

**MANAGED CARE – QUAL-LYNX:** Christine Gallagher presented the claims services report. The cumulative savings report for January reflects 85% savings with 98% PPO penetration. The total savings for 2024 were 69% with 95% PPO penetration. There are 29 claims for 2025, 4 indemnity, 20 medical only, and 5 report only. The top provider was Ortho NJ.

**CLAIMS SERVICES – QUAL-LYNX:** Ms. Kissane commented that Christine Gallagher has been contacting medical providers about the reported delays in scheduling. Qual-Lynx is also utilizing another resource to double check their adjusters and are optimistic the procedure will have tighter time frames.

Ms. Kissane reported 14 claims were reviewed during Executive Session, questions were presented and answered. Ms. Kissane requested a motion for approval of the PARs as reviewed and approved.

**MOTION TO APPROVE 14 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.**

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

**RISK MANAGER'S REPORT:** Gene Siracusa of Insurance Agencies presented the Risk Manager report for the month of January. The managers reviewed various excess liability claims, tort claim notices, certificates of insurance, and JA Montgomery's loss control reports. They also reviewed insurance requirements for contracts and attended the safety committee meeting on February 5, 2025. A copy of the truck safety bulletin from Qual-Lynx was also provided.

**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 April 11, 2025 at 11:00 A.M.

**MOTION TO ENTER INTO EXECUTIVE SESSION FOR CONTRACT DISCUSSIONS.**

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

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

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

**MOTION TO ADJOURN THE MEETING.**

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

**MEETING ADJOURNED: 12:02 P.M.**

Minutes prepared by: Chandra Anderson, Secretary