

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 10, 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: February 13, 2026 Open Minutes.....Appendix I**

 - CORRESPONDENCE – None**

 - TREASURER– Bonnie Lindaw**
 - Resolution 16-26 – April 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 23**

 - MANAGED CARE – CRC.....Page 33**

 - CLAIMS – CRC.....Verbal**

 - RMC REPORT – Insurance Agencies Inc.Page 36**

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- NEXT SCHEDULED MEETING: May 8, 2026**
 - MEETING ADJOURNMENT**

RESOLUTION NO. 16-26

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

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
COLUMN SOFTWARE PBC	ORD#COL16830 INV AE396ECC-0020 FOR 2026	252.24
		252.24
	Total Payments FY 2026	252.24
	TOTAL PAYMENTS ALL FUND YEARS	252.24

Chairperson

Attest:

Dated: _____

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

Treasurer

ATLANTIC COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: April 10, 2026
Memo to: Commissioners of the Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

❑ **Certificate of Insurance Issuance Report** – On **pages 4-7** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for February and March 2026. There was a total of 16 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 the Reorganization Meeting on February 26, 2026. Included in the agenda on **pages 8-11** is a summary report of the meeting. The NJCE is scheduled to meet in person at Forsgate Country Club on Thursday, April 23, 2026 at 11:00 a.m.

❑ **Financial Fast Track** – Included on **pages 12-17** of the agenda are the Financial Fast Track Reports for November & December for the Insurance Commission. As of December 31, 2025, the Commission has a deficit of **\$5,531,932**. 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 \$10,633,365.

❑ **NJ CEL Property and Casualty Financial Fast Track** – Included in the agenda on **pages 18-20** is the Financial Fast Track Report for the CEL for December. The report indicates the Fund has a surplus of **\$18,861,992** and over \$38 million in cash.

❑ **Claims Tracking Report** – The Claims Activity Report for February is not available this month.

❑ **2026 MEL, MRHIF & NJCE JIF Educational Seminar:** The 16th Annual Educational Seminar will be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM. Attached is a copy of the registration notice that has been emailed to members

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). **(Page 21)**

- ❑ **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.

Conner Strong & Buckelew submitted a workshop proposal focusing on *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*.

This session was selected and is scheduled for Thursday, May 7th at 4pm. Ed Cooney and Joe Hrubash will be the panelists.

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 2/1/2026 To 3/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey Department I - The County of Atlantic	of Environmental Protection 428 East State Street PO Box 420 Trenton, NJ 08625	RE: Grant Program DC26-044 LGE Installing EV Charging Stations The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/5/2026 #5991663	GL AU EX WC OTH
H - State of NJ, Dept of Human I - The County of Atlantic	Services Division of Family Development PO Box 718 Trenton, NJ 08625	Company D: Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy #25714869; Policy Limits: \$1,500,000 Less Member Deductible: \$50,000 RE: Contract SH26001 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 contract SH26001.	2/9/2026 #5999681	GL AU EX WC OTH
H - Atlanticare Health System, Inc. I - Atlantic County Utilities Authority	2500 English Creek Avenue #B500 Egg Harbor Township, NJ 08234	RE: Earth Day The Certificate Holder, its affiliated companies, their respective directors, officers, agents and employees are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by any person or organization with whom you agreed, pursuant to a written or oral contract, or by Resolution or Ordinance of the Governing Body as respects the annual Earth Day event.	2/24/2026 #6012895	GL AU EX WC OTH
H - Oldcastle FRD I - Atlantic County Utilities Authority	545 Tilton Road Egg Harbor City, NJ 08215	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.	2/24/2026 #6012900	GL AU EX WC OTH
H - Sunbelt Rentals, Inc. I - Atlantic County Utilities Authority	3090 Route 73N Maple Shade, NJ 08052	RE: Equipment Rental The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects equipment rental of the Min Excavator Cab, Flail Mower, Bucket.	2/25/2026 #6014860	GL AU EX WC OTH
Total # of Holders: 5				

03/03/2026

1 of 1

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Pleasantville I - The County of Atlantic	18 North First Street Pleasantville, NJ 08232	RE: Use of Any/All Premises- Events 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 any/all premises, and Parks & Recreation facilities for events during the current calendar year.	3/3/2026 #6035253	GL AU EX WC OTH
H - US Realty Management Co., LLC I - The County of Atlantic	3003 English Creek Avenue, Suite D-13A Egg Harbor Township, NJ 08234	RE: Use of Midtown Parking Lot- Atlantic County Prosecutors Office 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 contract for use of parking spaces by the Atlantic County Prosecutors Office in the Midtown Parking Lot, located in Atlantic City, NJ.	3/4/2026 #6037329	GL AU EX WC OTH
H - Chris Graves I - The County of Atlantic	405 North Clermont Avenue Margate, NJ 08402	RE: Atlantic County Regional SWAT Team 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 premises by the Atlantic County Regional SWAT Team for training.	3/4/2026 #6038982	GL AU EX WC OTH
H - State of NJ, Dept of Human I - The County of Atlantic	Services, Division of Mental Health & Addiction Services 222 South Warren Street Trenton, NJ 08625	RE: DMHAS Grant - Contract No. 26-666-ADA-I- SOR County Innovation Grants Evidence of insurance as respects the current calendar year County Innovation Grants from the NJ Department of Human Services, Division of Mental Health and Addiction Services issued to the Atlantic County Department of Human Services, Division of Public Health.	3/4/2026 #6038987	GL AU EX WC OTH
H - State of New Jersey I - The County of Atlantic	PO Box 420 428 East State Street Trenton, NJ 08625	RE: Green Streets and Stormwater Mapping Grant Identifier GSSM2025-00070 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 Green Streets and Stormwater Mapping 2025 Grant Identifier GSSM2025-00070.	3/6/2026 #6040890	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	9000 Atrium Way Mt. Laurel, NJ 08054	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Lease #40174398 TD Equipment Finance, its successors and/or assigns as their interests may appear is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lender	3/12/2026 #6044083	GL AU EX WC OTH

04/01/2026

1 of 1

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

		Loss Payee on the Property Policy if required by written contract as respects to: Lease Purchase Agreement #40174398, and the following: -Five (5) Kut-Mor Rear Flail Mowers KM-74R- 5 mowers received- Serial Numbers for Rear Flail Mowers: 568,569,570,571,572 -One (1) Boom Motrim New Holland TS6,110 fourwheel drive tractor - Serial #NTO3960M -One (1) Boom Motrim New Alamo Machete -3 25 mid mount boom mower, joy stick control #04862513/Serial #MB3 25-230101 -One (1) Boom Motrim New Alamo 60 rotary head with hydraulic door & swivel head #32121495/Serial #60RP 230101 -Four (4) New Holland Workmaster 70 four wheel drive tractor with two post roll bar 8x8 syncromesh transmission, 9.5x24 R1 front tires, 14.9 x24 R1 rear tires, rear remote valve and rear PTO- Serial #s NH5643531; NH5643477; NH5643498; NH5643539 -Three (3) Plows Full Trip Model# PRR1036ME/Serial #s 's CE11989-7, CE11989-8, CE11989-9		
H - Township of Egg Harbor I - Atlantic County Utilities Authority	3515 Bargaintown Road Egg Harbor Township, NJ 08234	RE: Use of Community Center 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 the Community Center during the current calendar year.	3/12/2026 #6044201	GL AU EX WC OTH
H - United States Realty & I - The County of Atlantic	Investment Company 3003 English Creek Avenue Suite D-13A Egg Harbor Township, NJ 08234	RE: Use of Midtown Parking Lot- Atlantic County Prosecutors Office 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 contract for use of parking spaces by the Atlantic County Prosecutors Office in the Midtown Parking Lot, located in Atlantic City, NJ.	3/12/2026 #6044196	GL AU EX WC OTH
H - United States Realty & I - The County of Atlantic	Investment Company 3003 English Creek Avenue, Suite D-13A Egg Harbor Township, NJ 08234	RE: Use of Midtown Parking Lot- Atlantic County Prosecutors Office 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 contract for use of parking spaces by the Atlantic County Prosecutors Office in the Midtown Parking Lot, located in Atlantic City, NJ.	3/12/2026 #6044195	GL AU EX WC OTH
H - Township of Egg Harbor I - Atlantic County Utilities Authority	3515 Bargaintown Road Egg Harbor Township, NJ 08234	RE: Pumping Station Inspection/Service 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 contracted pumping station inspection and service during the current calendar year.	3/18/2026 #6058165	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	its successors and assigns 9000 Atrium Way Mt. Laurel, NJ 08054	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles	3/23/2026 #6183014	GL AU EX WC OTH

04/01/2026

1 of 1

Atlantic County Insurance Comm.
Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

		<p>(member deductible: \$5000). RE: Lease #40174398 TD Equipment Finance, its successors and/or assigns as their interests may appear is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to: Lease Purchase Agreement #40174398, and the following: -Five (5) Kut-Mor Rear Flail Mowers KM-74R- 5 mowers received-Serial Numbers for Rear Flail Mowers: 568,569,570,571,572 -One (1) Boom Motrim New Holland TS6.110 fourwheel drive tractor - Serial #NTO3960M -One (1) Boom Motrim New Alamo Machete -3 25 mid mount boom mower, joy stick control #04862513/Serial #MB3 25-230101 -One (1) Boom Motrim New Alamo 60 rotary head with hydraulic door & swivel head #32121495/Serial #60RP 230101 -Four (4) New Holland Workmaster 70 four wheel drive tractor with two post roll bar 8x8 syncromesh transmission, 9.5x24 R1 front tires, 14.9 x24 R1 rear tires, rear remote valve and rear PTO- Serial #s NH5643531; NH5643477; NH5643498; NH5643539 -Three (3) Plows Full Trip Model# PRR1036ME/Serial #s 's CE11989-7, CE11989-8, CE11989-9</p>
Total # of Holders: 11		



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: February 26, 2026
Memo to: Commissioners
Atlantic County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF January Report

2026 OCIC Representative: Commissioner Frank Sadeghi joined the NJCE JIF Board as Ocean County’s representative as of 1/1/26. Former Commissioner John “Jack” Kelly was the representative since the County’s initial membership with the Fund June 2014. Commissioner Kelly was acknowledged for his time and service to the NJCE JIF as well as serving on the Finance Sub-Committee.

2026 Reorganization: The NJCE conducted its 2026 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. This body historically meets as a Board of Fund Commissioners.

Elections for Chair and Secretary were conducted, and the Board is organized as follows:

2026 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kevin Smaniotto	Cumberland County Insurance Commission
Frank Sadeghi	Ocean County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari	Union County Insurance Commission
Teri O’Connor	Monmouth County

The Board of Fund Commissioners then reorganized for Fund year 2026 and adopted the resolutions noted below.

Resolution 4-26, Certifying the Election of Chairman & Secretary

Resolution 5-26, Appointing PERMA as Agent for the Fund for Process of Service

Resolution 6-26, Designating Custodian of Fund Records

Resolution 7-26, Designating Location for Public Notice for the Fund

Resolution 8-26, Fixing 2026 & 2027 Reorganization Meeting Dates; *Amended to reflect that the April 23, 2026 meeting location would be held at the Forsgate Country Club at 10:30am.*

Resolution 9-26, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

Resolution 10-26, Designating Signatures for Fund Bank Accounts

Resolution 11-26, Indemnifying NJCE Officials/Employees

Resolution 12-26, Authorize Fund Treasurer to Process Contracted Payments/Expenses

Resolution 13-26, Appointing Fund Treasurer

Resolution 14-26, Appointing Fund Attorney

Resolution 15-26, Appointing Qualified Purchasing Agent

Resolution 16-26, 2026 Plan of Risk Management – *Coverage changes from the expiring year were confirmed by the Underwriting Manager.*

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action. As per the Claims Committee Charter, the Fund entered closed session to discuss property claims in excess of \$500,000.

Bowman & Company, LLP: Bowman & Company, LLP, the Fund’s Auditor and Payroll Auditor, announced they are joining PFK O’Connor Davies, a top-tier Accounting and Advisory practice. With this change, the Board of Fund Commissioners adopted a resolution authorizing the amendment of a motion made on October 23, 2025, appointing certain professionals for Fund Year 2026. This amendment revises the motion to reflect PFK O’Connor Davies as the appointed firm for auditing services.

Claims Update:

Funding for Property Claims Adjusting: A proposal was submitted to change the funding of property claims adjustment (not including Auto Physical Damage) which currently is handled from dollar one by Vanguard. The proposed change would eliminate duplication in claims with respect to financial reporting in the tracking reports. The change was initially reviewed by the Fund Chairperson, Secretary and Fund Attorney and. The Board of Fund Commissioners authorized the change in funding for property claims adjusting (not including Auto Physical Damage) to eliminate the duplication of claims records transferred from local commissions to the NJCE JIF for Fund Year 2025 and Fund Year 2026.

Risk Management Information System (RMIS) & Third-Party Administrators (TPA) Data Transfers: As authorized by the Board in June 2018, the Executive Director’s office directly contracts with Origami Risk to provide NJCE members with an online RMIS platform to manage exposure data and claims data used to generate financial and claims-related tracking reports. There were two changes to TPAs – one at the NJCE level for Excess Property and one at the County level for Union County – resulting in additional fees to Origami to facilitate the transfer of claims data.

The fee for each data transfer is estimated at \$19,750 or a total of \$39,500, which will be allocated against 2026 Miscellaneous Expense & Contingency line of the budget. *No action was taken as this was submitted for information only.*

Claims Resolution Corporation (CRC): The Board previously authorized the contract transfer of CRC to take over AmeriHealth’s TPA services effective September 1, 2024 with the data transition expected to be completed by August 2025. There were issues with data, both in the transition from vendors and in importing into the RMIS platform, and the Fund office facilitated bi-weekly meeting to address. As of early January, the issue is resolved and the Fund Office will continue to monitor and provide any updates if needed.

2026 NJCE Claims Reporting Requirements: PERMA Claims is finalizing the 2026 claims reporting requirements and will distribute to Third-Party Administrators.

Landfill Roundtable Discussion: Based on the NJCE Board of Fund Commissioner’s request, Executive Director and Underwriting Manager are putting together a virtual round-table discussion with member Counties that have a landfill to brainstorm on best practices and potential legislation. An initial meeting has been scheduled for March 25th at 1pm.

Tracking Reports: Submitted for information was the Financial Fast Track as of December 31, 2025 reflecting a statutory surplus of \$18.9 million. Also submitted was the Expected Loss Ratio as of December 31, 2025.

2026 Membership Chart: Submitted for information was the NJCE JIF membership chart reflecting no changes to 2026.

2026 MEL, MRHIF & NJCE Educational Seminar: 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 and an email with a registration link will be distributed.

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 and the NJCE JIF will be exhibiting at the conference.

J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.

2026 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

Underwriting Manager Report

2026 Renewal Overview Webinar: Underwriting Manager reported briefly on successful 2026 renewal. A renewal overview webinar was held Tuesday, February 24th at 11 a.m. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org.

Safety Director Report

Safety Committee: Safety Director submitted a list of the current safety committee members. The Committee is scheduled to meet in 2026 as follows: Monday, March 9th, Monday June 8th, Monday September 14th and Monday December 14th via Zoom at 10am.

2026 Safety Grant Program: In 2025, the excess carriers Safety National and Munich RE contributed a total grant in the amount of \$90,000 and the Board of Fund Commissioners authorized a “one-time” supplement in the amount of \$33,782.12 for a total Safety Grant of \$123,782.12. Safety Director submitted a memo on the 2026 grant program noting contributions from Safety National, Munich RE, Old Republic and Metis in the amounts of \$100,000, \$17,000, \$6,000 and \$7,500, respectively, for a total grant amount of \$130,500. Supplemental funding from NJCE may not be necessary for the 2026 grant and additional information may be provided at future meetings.

Special Presentation *Leadership Training, Accreditation Plus and Active Shooter:* J.A. Montgomery Consulting provided a summary overview of three training programs and/or initiatives recently developed for members. More information can be found at www.njce.org or by contacting the Safety Director’s office.

2026 & January 2027 NJCE JIF Meeting Schedule

The Board of Fund Commissioners adopted the following meeting dates for 2026 and 2027 Reorganization to be held at 9:30AM virtually unless otherwise noted:

10:30 AM	April 23, 2026	Forsgate Country Club	Regular Meeting
9:30 AM	June 25, 2026	Virtual	Regular Meeting
9:30 AM	September 24, 2026	Virtual	Regular Meeting
9:30 AM	October 22, 2026	Virtual	Regular Meeting
9:30 AM	November 20, 2026	Virtual	Regular Meeting
9:30 AM	February 25, 2027	Virtual	Reorganization

The NJCE JIF Claims Review Committee meets virtually on the above noted dates a half-hour before the JIF meeting starts.

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2025					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	929,502	10,224,521	84,743,212	94,967,733
2.	CLAIM EXPENSES				
	Paid Claims	452,149	6,252,938	41,196,583	47,449,519
	Case Reserves	(387,241)	1,168,843	14,651,089	15,819,931
	IBNR	530,053	593,168	6,180,606	6,773,775
	Excess Insurance Recoverable	0	23,322	(23,322)	0
	Discounted Claim Value	(35,967)	(313,493)	(1,687,102)	(2,000,596)
	TOTAL CLAIMS	558,994	7,724,778	60,317,854	68,042,629
3.	EXPENSES				
	Excess Premiums	300,294	3,303,229	22,743,234	26,046,463
	Administrative	69,075	759,941	8,419,724	9,179,665
	TOTAL EXPENSES	369,368	4,063,170	31,162,958	35,226,128
4.	UNDERWRITING PROFIT (1-2-3)	1,139	(1,563,426)	(6,737,600)	(8,301,023)
5.	INVESTMENT INCOME	26,696	314,118	923,844	1,237,962
6.	PROFIT (4 + 5)	27,836	(1,249,308)	(5,813,756)	(7,063,061)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	80,208	80,208
9.	DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	0	395,971	675,676	1,071,647
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	27,836	(853,337)	(5,138,080)	(5,991,414)
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	656	(448,402)	(1,077,945)	(1,526,347)
	2016	823	66,932	(284,445)	(217,513)
	2017	849	79,188	229,003	308,191
	2018	1,335	149,504	(282,740)	(133,236)
	2019	2,514	(29,888)	817,966	788,078
	2020	2,139	(340,696)	518,815	178,119
	2021	922	282,893	(1,931,082)	(1,648,189)
	2022	734	2,428	(2,608,396)	(2,605,968)
	2023	2,276	(1,086,452)	(1,274,916)	(2,361,368)
	2024	7,618	103,924	755,657	859,581
	2025	7,971	367,231		367,231
	TOTAL SURPLUS (DEFICITS)	27,836	(853,337)	(5,138,083)	(5,991,420)
	TOTAL CASH				11,550,924

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	1,640	169,542	5,815,864	5,985,406
Case Reserves	(1,640)	473,486	712,663	1,186,149
IBNR	0	(140,942)	92,304	(48,638)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(43,616)	(74,091)	(117,707)
TOTAL FY 2015 CLAIMS	0	458,470	6,546,740	7,005,210
FUND YEAR 2016				
Paid Claims	5,663	346,424	4,987,807	5,334,231
Case Reserves	(5,663)	(403,551)	948,838	545,287
IBNR	0	(13,042)	107,055	94,013
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	36,950	(100,851)	(63,901)
TOTAL FY 2016 CLAIMS	0	(33,220)	5,942,849	5,909,629
FUND YEAR 2017				
Paid Claims	5,432	72,461	5,104,158	5,176,619
Case Reserves	(1,083)	(101,375)	388,392	287,017
IBNR	(4,349)	(17,751)	183,173	165,422
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	3,986	(54,075)	(50,089)
TOTAL FY 2017 CLAIMS	0	(42,680)	5,621,648	5,578,968
FUND YEAR 2018				
Paid Claims	4,770	76,721	4,759,060	4,835,781
Case Reserves	(4,770)	(96,651)	952,027	855,376
IBNR	0	(112,731)	210,373	97,642
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,561	(84,937)	(73,376)
TOTAL FY 2018 CLAIMS	0	(121,099)	5,836,523	5,715,424
FUND YEAR 2019				
Paid Claims	2,689	130,015	3,676,043	3,806,058
Case Reserves	(2,689)	(31,509)	781,316	749,807
IBNR	0	(52,213)	238,591	186,378
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,553	(69,620)	(64,067)
TOTAL FY 2019 CLAIMS	0	51,846	4,626,330	4,678,176
FUND YEAR 2020				
Paid Claims	7,645	200,114	4,109,885	4,309,999
Case Reserves	(73,829)	352,231	512,188	864,419
IBNR	66,184	(129,182)	288,388	159,206
Excess Insurance Recoverable	0	23,322	(23,322)	0
Discounted Claim Value	0	(23,604)	(59,499)	(83,103)
TOTAL FY 2020 CLAIMS	0	422,882	4,827,640	5,250,522

FUND YEAR 2021				
Paid Claims	33,431	678,459	4,853,262	5,531,721
Case Reserves	7,396	(818,255)	1,983,761	1,165,506
IBNR	(40,828)	(153,653)	472,947	319,294
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	41,072	(190,361)	(149,289)
TOTAL FY 2021 CLAIMS	0	(252,377)	7,119,609	6,867,232
FUND YEAR 2022				
Paid Claims	37,044	776,222	4,211,607	4,987,829
Case Reserves	73,118	(515,525)	3,384,303	2,868,778
IBNR	(110,162)	(356,557)	600,382	243,825
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	67,580	(317,756)	(250,176)
TOTAL FY 2022 CLAIMS	(0)	(28,279)	7,878,536	7,850,257
FUND YEAR 2023				
Paid Claims	126,945	1,914,631	2,888,335	4,802,966
Case Reserves	(519,374)	(926,504)	3,245,663	2,319,159
IBNR	392,430	272,392	594,526	866,918
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(26,999)	(308,823)	(335,822)
TOTAL FY 2023 CLAIMS	0	1,233,520	6,419,701	7,653,221
FUND YEAR 2024				
Paid Claims	64,470	925,475	790,560	1,716,035
Case Reserves	(97,684)	585,122	1,741,937	2,327,059
IBNR	33,214	(1,554,029)	3,392,868	1,838,839
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	71,554	(427,090)	(355,536)
TOTAL FY 2024 CLAIMS	(0)	28,123	5,498,275	5,526,398
FUND YEAR 2025				
Paid Claims	162,421	962,875		962,875
Case Reserves	238,976	2,651,374		2,651,374
IBNR	193,564	2,850,875		2,850,875
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(35,967)	(457,531)		(457,531)
TOTAL FY 2025 CLAIMS	558,994	6,007,593	0	6,007,593
COMBINED TOTAL CLAIMS	558,994	7,724,778	60,317,851	68,042,629

ATLANTIC COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	929,502	11,154,023	84,743,212	95,897,235
2. CLAIM EXPENSES				
Paid Claims	1,025,747	7,278,685	41,196,583	48,475,266
Case Reserves	(890,377)	278,466	14,651,089	14,929,554
IBNR	13,854	607,022	6,180,606	6,787,629
Excess Insurance Recoverable	0	23,322	(23,322)	0
Discounted Claim Value	145,417	(168,076)	(1,687,102)	(1,855,179)
TOTAL CLAIMS	294,640	8,019,418	60,317,854	68,337,269
3. EXPENSES				
Excess Premiums	300,294	3,603,522	22,743,234	26,346,756
Administrative	69,674	829,615	8,419,724	9,249,339
TOTAL EXPENSES	369,968	4,433,137	31,162,958	35,596,095
4. UNDERWRITING PROFIT (1-2-3)	264,894	(1,298,532)	(6,737,600)	(8,036,129)
5. INVESTMENT INCOME	26,342	340,460	923,844	1,264,304
6. PROFIT (4 + 5)	291,236	(958,072)	(5,813,756)	(6,771,825)
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	168,252	564,223	675,676	1,239,899
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	459,488	(393,849)	(5,138,080)	(5,531,926)
SURPLUS (DEFICITS) BY FUND YEAR				
2015	(104,893)	(553,295)	(1,077,945)	(1,631,240)
2016	(98,034)	(31,102)	(284,445)	(315,547)
2017	50,546	129,734	229,003	358,737
2018	(17,807)	131,697	(282,740)	(151,043)
2019	(27,419)	(57,307)	817,966	760,659
2020	159,256	(181,440)	518,815	337,375
2021	(77,890)	205,003	(1,931,082)	(1,726,079)
2022	(310,347)	(307,919)	(2,608,396)	(2,916,315)
2023	475,157	(611,295)	(1,274,916)	(1,886,211)
2024	(31,229)	72,695	755,657	828,352
2025	442,147	809,378		809,378
TOTAL SURPLUS (DEFICITS)	459,488	(393,849)	(5,138,083)	(5,531,932)
TOTAL CASH				10,633,365

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	255	169,797	5,815,864	5,985,661
Case Reserves	(255)	473,231	712,663	1,185,894
IBNR	118,295	(22,646)	92,304	69,658
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(11,226)	(54,842)	(74,091)	(128,933)
TOTAL FY 2015 CLAIMS	107,070	565,539	6,546,740	7,112,279
FUND YEAR 2016				
Paid Claims	4,318	350,742	4,987,807	5,338,549
Case Reserves	107,720	(295,831)	948,838	653,007
IBNR	(8,233)	(21,275)	107,055	85,780
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(8,243)	28,707	(100,851)	(72,144)
TOTAL FY 2016 CLAIMS	95,562	62,342	5,942,849	6,005,191
FUND YEAR 2017				
Paid Claims	47,586	120,047	5,104,158	5,224,205
Case Reserves	(112,976)	(214,352)	388,392	174,040
IBNR	(20,093)	(37,844)	183,173	145,329
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	18,017	22,004	(54,075)	(32,071)
TOTAL FY 2017 CLAIMS	(67,465)	(110,145)	5,621,648	5,511,503
FUND YEAR 2018				
Paid Claims	11,640	88,360	4,759,060	4,847,420
Case Reserves	(78,454)	(175,105)	952,027	776,922
IBNR	65,960	(46,770)	210,373	163,603
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	747	12,308	(84,937)	(72,629)
TOTAL FY 2018 CLAIMS	(107)	(121,207)	5,836,523	5,715,316
FUND YEAR 2019				
Paid Claims	8,565	138,580	3,676,043	3,814,623
Case Reserves	6,588	(24,921)	781,316	756,395
IBNR	14,756	(37,457)	238,591	201,134
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(1,533)	4,020	(69,620)	(65,600)
TOTAL FY 2019 CLAIMS	28,376	80,222	4,626,330	4,706,552
FUND YEAR 2020				
Paid Claims	21,799	221,913	4,109,885	4,331,798
Case Reserves	(246,117)	106,114	512,188	618,302
IBNR	85,101	(44,081)	288,388	244,307
Excess Insurance Recoverable	0	23,322	(23,322)	0
Discounted Claim Value	7,171	(16,433)	(59,499)	(75,932)
TOTAL FY 2020 CLAIMS	(132,046)	290,836	4,827,640	5,118,476

FUND YEAR 2021				
Paid Claims	39,348	717,806	4,853,262	5,571,068
Case Reserves	(8,890)	(827,145)	1,983,761	1,156,616
IBNR	48,877	(104,776)	472,947	368,171
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,616	48,688	(190,361)	(141,673)
TOTAL FY 2021 CLAIMS	86,951	(165,426)	7,119,609	6,954,183
FUND YEAR 2022				
Paid Claims	307,442	1,083,664	4,211,607	5,295,271
Case Reserves	(160,366)	(675,890)	3,384,303	2,708,413
IBNR	172,902	(183,655)	600,382	416,727
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5,847	73,427	(317,756)	(244,329)
TOTAL FY 2022 CLAIMS	325,826	297,546	7,878,536	8,176,082
FUND YEAR 2023				
Paid Claims	135,384	2,050,015	2,888,335	4,938,350
Case Reserves	(289,172)	(1,215,676)	3,245,663	2,029,987
IBNR	(420,755)	(148,364)	594,526	446,162
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	125,046	98,047	(308,823)	(210,776)
TOTAL FY 2023 CLAIMS	(449,498)	784,023	6,419,701	7,203,724
FUND YEAR 2024				
Paid Claims	126,133	1,051,608	790,560	1,842,168
Case Reserves	(93,498)	491,624	1,741,937	2,233,561
IBNR	(197,010)	(1,751,039)	3,392,868	1,641,829
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	35,597	107,151	(427,090)	(319,939)
TOTAL FY 2024 CLAIMS	(128,777)	(100,655)	5,498,275	5,397,620
FUND YEAR 2025				
Paid Claims	323,277	1,286,151		1,286,151
Case Reserves	(14,958)	2,636,416		2,636,416
IBNR	154,053	3,004,928		3,004,928
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(33,623)	(491,154)		(491,154)
TOTAL FY 2025 CLAIMS	428,749	6,436,342	0	6,436,342
COMBINED TOTAL CLAIMS	294,640	8,019,418	60,317,851	68,337,269

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	4,069,615	43,421,544	326,407,524	369,829,068
2.	CLAIM EXPENSES				
	Paid Claims	186,087	5,922,696	23,673,763	29,596,460
	Case Reserves	672,211	(3,562,985)	15,868,519	12,305,536
	IBNR	443,849	2,220,922	17,187,288	19,408,209
	Discounted Claim Value	45,153	64,950	(4,295,909)	(4,230,960)
	Excess Recoveries	(31,676)	978,243	(1,147,062)	(168,819)
	TOTAL CLAIMS	1,315,624	5,623,826	51,286,599	56,910,426
3.	EXPENSES				
	Excess Premiums	2,378,712	28,940,708	236,578,246	265,518,954
	Administrative	86,125	2,687,363	23,142,827	25,830,190
	TOTAL EXPENSES	2,464,837	31,628,071	259,721,073	291,349,144
4.	UNDERWRITING PROFIT (1-2-3)	289,154	6,169,647	15,399,852	21,569,498
5.	INVESTMENT INCOME	113,237	1,218,890	3,281,155	4,500,045
6.	PROFIT (4+5)	402,391	7,388,537	18,681,007	26,069,543
7.	Dividend	(500,000)	(500,000)	(6,707,551)	(7,207,551)
8.	SURPLUS (6-7)	(97,609)	6,888,537	11,973,456	18,861,992
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	363	4,145	70,386	74,531
	2011	996	11,805	391,132	402,937
	2012	738	15,885	486,042	501,927
	2013	2,843	32,685	1,118,179	1,150,864
	2014	(8,582)	35,488	1,923,686	1,959,174
	2015	4,084	44,338	1,313,021	1,357,359
	2016	18,533	217,491	1,508,680	1,726,171
	2017	(244,565)	90,401	2,562,938	2,653,339
	2018	(262,082)	(88,843)	2,445,415	2,356,572
	2019	(263,923)	(140,604)	2,073,713	1,933,109
	2020	(314,867)	964,326	167,484	1,131,810
	2021	190,461	307,751	(672,764)	(365,013)
	2022	35,417	(314,814)	1,243,729	928,915
	2023	197,089	1,479,960	(4,462,718)	(2,982,758)
	2024	(375,783)	(1,418,880)	1,804,532	385,652
	2025	921,670	5,647,404		5,647,404
	TOTAL SURPLUS (DEFICITS)	(97,609)	6,888,537	11,973,455	18,861,992
	TOTAL CASH				38,891,840

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	0	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	(116)	(80)	(10,622)	(10,702)
TOTAL FY 2011 CLAIMS	(116)	(1,543)	835,426	833,883
FUND YEAR 2012				
Paid Claims	4,082	43,055	1,785,983	1,829,038
Case Reserves	(4,082)	(43,055)	112,437	69,382
IBNR	0	0	3,680	3,680
Discounted Claim Value	984	4,273	(11,571)	(7,298)
TOTAL FY 2012 CLAIMS	984	4,273	1,890,529	1,894,802
FUND YEAR 2013				
Paid Claims	0	25,443	1,153,465	1,178,908
Case Reserves	2,500	(19,646)	434,898	415,252
IBNR	(2,500)	(5,797)	17,340	11,543
Discounted Claim Value	311	4,205	(47,302)	(43,097)
TOTAL FY 2013 CLAIMS	311	4,204	1,558,401	1,562,605
FUND YEAR 2014				
Paid Claims	0	16,622	864,533	881,155
Case Reserves	0	(1,725)	82,575	80,850
IBNR	12,901	(1,697)	21,077	19,380
Discounted Claim Value	(26)	678	(11,153)	(10,475)
TOTAL FY 2014 CLAIMS	12,874	13,877	957,032	970,909
FUND YEAR 2015				
Paid Claims	146	2,035	2,473,703	2,475,738
Case Reserves	0	5,611	597,900	603,511
IBNR	(1,000)	(14,211)	49,975	35,764
Discounted Claim Value	291	2,902	(73,534)	(70,632)
TOTAL FY 2015 CLAIMS	(562)	(3,663)	3,048,044	3,044,381
FUND YEAR 2016				
Paid Claims	5,226	48,432	1,392,569	1,441,001
Case Reserves	(17,002)	(206,624)	1,125,747	919,123
IBNR	(2,530)	(16,477)	39,497	23,020
Discounted Claim Value	1,200	19,688	(109,929)	(90,241)
TOTAL FY 2016 CLAIMS	(13,105)	(154,981)	2,447,884	2,292,903
FUND YEAR 2017				
Paid Claims	53,535	55,235	1,585,263	1,640,498
Case Reserves	(606)	(260,178)	605,912	345,734
IBNR	(1,523)	(17,822)	43,208	25,386
Discounted Claim Value	300	13,963	(54,120)	(40,157)
TOTAL FY 2017 CLAIMS	51,706	(208,803)	2,180,263	1,971,460
FUND YEAR 2018				
Paid Claims	790	6,940	1,620,907	1,627,847
Case Reserves	249,210	192,955	440,557	633,512
IBNR	(60,642)	(110,062)	227,389	117,327
Discounted Claim Value	(19,183)	(8,447)	(63,964)	(72,411)
TOTAL FY 2018 CLAIMS	170,175	81,386	2,224,889	2,306,275

FUND YEAR 2019					
	Paid Claims	67,672	389,723	1,373,046	1,762,769
	Case Reserves	(6,140)	(334,590)	1,250,583	915,993
	IBNR	(8,011)	(58,688)	196,568	137,880
	Discounted Claim Value	16,823	21,006	(120,133)	(99,127)
	TOTAL FY 2019 CLAIMS	70,344	17,451	2,700,064	2,717,515
FUND YEAR 2020					
	Paid Claims	41,905	2,240,924	(181,777)	2,059,147
	Case Reserves	51,987	(3,855,928)	4,808,620	952,692
	IBNR	249,090	(857,127)	1,461,677	604,550
	Discounted Claim Value	12,381	643,238	(836,712)	(193,474)
	Excess Recoveries	(31,676)	978,243	(1,147,062)	(168,819)
	TOTAL FY 2020 CLAIMS	323,687	(850,650)	4,104,746	3,254,096
FUND YEAR 2021					
	Paid Claims	7,762	70,082	3,333,352	3,403,434
	Case Reserves	(7,757)	(265,813)	2,146,382	1,880,569
	IBNR	(214,025)	(71,898)	1,107,209	1,035,311
	Discounted Claim Value	31,329	49,379	(425,157)	(375,778)
	TOTAL FY 2021 CLAIMS	(182,691)	(218,250)	6,161,786	5,943,537
FUND YEAR 2022					
	Paid Claims	2,996	755,590	1,517,476	2,273,066
	Case Reserves	904	722,801	993,800	1,716,601
	IBNR	(41,367)	(1,159,437)	2,943,881	1,784,444
	Discounted Claim Value	10,581	98,224	(478,087)	(379,863)
	TOTAL FY 2022 CLAIMS	(26,887)	417,178	4,977,070	5,394,248
FUND YEAR 2023					
	Paid Claims	0	107,238	5,267,964	5,375,202
	Case Reserves	38,065	(629,945)	1,324,351	694,406
	IBNR	(272,321)	(1,031,858)	5,533,584	4,501,726
	Discounted Claim Value	49,196	211,547	(906,005)	(694,458)
	TOTAL FY 2023 CLAIMS	(185,060)	(1,343,017)	11,219,894	9,876,877
FUND YEAR 2024					
	Paid Claims	4,306	1,625,962	577,421	2,203,383
	Case Reserves	(69,705)	575,049	1,839,730	2,414,779
	IBNR	404,500	(828,952)	5,539,202	4,710,250
	Discounted Claim Value	63,775	165,087	(1,147,621)	(982,534)
	TOTAL FY 2024 CLAIMS	402,876	1,537,145	6,808,732	8,345,877
FUND YEAR 2025					
	Paid Claims	(2,333)	536,878		536,878
	Case Reserves	434,837	558,103		558,103
	IBNR	381,277	6,394,948		6,394,948
	Discounted Claim Value	(122,694)	(1,160,711)		(1,160,711)
	TOTAL FY 2025 CLAIMS	691,087	6,329,218	0	6,329,218
	COMBINED TOTAL CLAIMS	1,315,624	5,623,826	51,286,600	56,910,426



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

DATES: Friday, April 24, 2026
 Friday, May 1, 2026

SAVE MY SPOT

TIME: 9:00 AM - 12:00 PM EDT

ABOUT THE SESSIONS:

Session #1 - Friday, April 24, 2026

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
 - John Geaney Esq, Capehart & Scatchard
 - Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting
 - James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services

Session #2 - Friday, May 1, 2026

- Anti-harassment programs for volunteer organizations
- Cyber JIF - A look after three years
- Local government ethics act
- **Presented by:**
 - Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew
 - Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting
 - Representative from the NJ Department of Community Affairs (to be announced)

AVAILABLE AT NO COST TO MEMBERS

MEET THE SPEAKERS



John H. Geaney, Esq.
Shareholder, Co-Chair
Capehart Scatchard



Keith Hummel
Vice President, Law
Enforcement Risk Control
J.A. Montgomery Consulting



James Rhodes
Vice President, HIF Fund
Governance & Executive
Director
PERMA Risk Management
Services



**Edward Cooney, MBA,
CCIC**
Partner, Managing Account
Executive
Conner Strong & Buckelew



Paul Shives
Partner, Senior Director of
Safety Services
J.A. Montgomery Consulting



**Representative
(To Be Announced)**
NJ Department of Community
Affairs

SAVE MY SPOT

QUESTIONS? Please contact Jaine Testa at jainet@permainc.com.

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ATLANTIC COUNTY INSURANCE COMMISSION

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

ACIC SERVICE TEAM

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

February – April 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 13:** Attended the ACIC meeting.
- **February 13:** Attended the ACIC Claims Committee meeting.
- **March 11:** Conducted a loss control visit at the ACUA.
- **March 16:** Conducted loss control visits at multiple locations: Civil Court, County Office Building, and Office of Facilities Management (Drexel Avenue).
- **March 25:** Conducted loss control visits at multiple locations: Firearms Range, Anthony Canale Training Center, and the Green Tree Golf Course.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 6:** Plan to conduct loss control visits at multiple locations: DPW Fleet Building, Mosquito Control, Crews Quarters, and Regional Planning and Engineering.
- **April 8:** Plan to attend the ACIC Safety Committee meeting.
- **April 9:** Plan to conduct loss control visits at multiple locations: County Prosecutors' Office, Criminal Court Building, and the Sheriff's Office.

- **April 10:** Plan to attend the ACIC meeting.
- **April 10:** Plan to attend the ACIC Claims Committee meeting.
- **April 17:** Plan to conduct loss control visits at multiple locations: Correctional Facility, Long Term Storage / Harbor Fields, and DPW-Hammonton Yard.

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](#):

- Blind-Spots: Retrofitting Equipment with Cameras & Blind-Spot Technology
- Utility Vehicle Operation & Training - Best Practices
- Avian Influenza (Bird Flu) – Best Practices (Bulletin and [Video Briefing](#))

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. *(April through May 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](#).



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.

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

DATE	CLASS TOPIC	TIME
4/1/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
4/1/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/1/26	Bloodborne Pathogens	11:00 - 12:00 pm
4/2/26	Indoor Air Quality Designated Person Training (Zoom Meeting)	8:30 - 9:30 am
4/2/26	Driving Safety Awareness	10:00 - 11:30 am
4/2/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
4/7/26	Work Zone: Flagger	10:30 - 11:30 am
4/7/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
4/8/26	Confined Space Entry	8:30 - 11:30 am
4/8/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/9/26	Jetter/Vacuum Safety Awareness	7:30 - 9:30 am
4/9/26	Personal Protective Equipment	10:00 - 12:00 pm
4/9/26	Mower Safety	1:00 - 2:00 pm
4/10/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Work Zone Safety (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
4/13/26	Bloodborne Pathogens	7:30 - 8:30 am
4/13/26	Hazard Communication/NJ Right to Know	9:00 - 10:30 am
4/13/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/13/26	Active Shooter & Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
4/14/26	Back Safety/Material Handling	9:00 - 10:00 am
4/14/26	Ethical Decision Making	9:00 - 11:30 am
4/14/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/14/26	Introduction to Management Skills (Zoom Meeting)	1:00 - 3:00 pm
4/15/26	Fire Safety	7:30 - 8:30 am

4/15/26	Fire Extinguisher Safety	9:00 - 10:00 am
4/15/26	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/26	Hearing Conservation	1:00 - 2:00 pm
4/16/26	Playground Safety Inspections	8:30 - 10:30 am
4/16/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
4/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Work Zone Safety (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)	8:30 - 11:30 am
4/17/26	Chipper Safety	8:30 - 9:30 am
4/17/26	Housing Authority Safety & Regulatory Awareness	8:30 - 12:00 pm
4/17/26	Chainsaw Safety	10:00 - 11:00 am
4/17/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/20/26	Shop and Tool Safety	9:00 - 10:00 am
4/20/26	Hearing Conservation	10:30 - 11:30 am
4/20/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
4/21/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/21/26	Mower Safety	11:00 - 12:00 pm
4/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/22/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/22/26	Personal Protective Equipment	9:00 - 11:00 am
4/23/26	Confined Space Entry	7:30 - 10:30 am
4/23/26	Work Zone: Flagger	11:00 - 12:00 pm
4/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
4/24/26	Bloodborne Pathogens	10:30 - 11:30 am
4/27/26	Fall Protection Awareness	8:00 - 10:00 am
4/27/26	Fire Extinguisher Safety	10:30 - 11:30 am
4/27/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
4/28/26	Heavy Equipment Safety	8:30 - 10:30 am
4/28/26	Fire Safety	1:00 - 2:00 pm
4/29/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
4/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
4/30/26	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
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	School Safety & Regulatory Awareness	8:30 - 11:30 am
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

ZOOM SAFETY TRAINING GUIDELINES

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

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


Zoom Training Registration:

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

Group Training Procedures:

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

• **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code  and complete the form with your group's information. *(Please Submit within 24 Hours)*

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



2026 MSI-NJCE EXPO

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

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
 - Lockout/Tagout – Control of Hazardous Energy
 - Personal Protective Equipment
 - Ladder Safety
 - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations[^])

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

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

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

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

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

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

Work Zone Safety

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

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

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

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

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

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

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

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

Practical Leadership - 21 Irrefutable Laws

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

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

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

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management



**Atlantic County Insurance Commission
Workers' Compensation Medical Bill Reductions**

2026	Jan	Feb	Mar	YTD TOTAL
# of Bills Re-priced	-	26	170	196
Provider Charges	-	\$16,076.74	\$128,091.90	\$144,168.64
Allowable Amount	-	\$8,028.42	\$36,470.97	\$44,499.39
Bill Review Reductions	-	\$3,168.52	\$32,978.92	\$36,147.44
PPO Reductions	-	\$4,879.80	\$58,642.01	\$63,521.81
Negotiated Reductions	-	\$0.00	\$0.00	\$0.00
Total Reductions	-	\$8,048.32	\$91,620.93	\$99,669.25
% Reductions	-	50.06%	71.53%	69.13%

PPO Stats

Total # of Bills:	-	26	170	196
PPO Bills:	-	18	170	188
PPO penetration:	-	69.23%	100.00%	95.92%
In-Network Charges:	-	\$13,058.67	\$128,091.90	\$141,150.57
Charge Penetration:	-	81.23%	100.00%	97.91%



Workers' Compensation Medical Bill Reductions

Atlantic County				
2026	Jan	Feb	Mar	TOTAL
# of Bills Re-priced	-	18	160	178
Provider Charges	-	\$12,978.07	\$91,179.90	\$104,157.97
Allowable Amount	-	\$6,330.74	\$32,075.87	\$38,406.61
Bill Review Reductions	-	\$6,647.33	\$0.00	\$6,647.33
PPO Reductions	-	\$3,478.81	\$54,087.23	\$57,566.04
Negotiated Reductions	-	\$0.00	\$0.00	\$0.00
Total Reductions	-	\$6,647.33	\$59,104.03	\$65,751.36
% Reductions	-	51.22%	64.82%	63.13%

PPO Stats				
Total # of Bills:	-	18	160	178
PPO Bills:	-	10	160	170
PPO penetration:	-	55.56%	100.00%	95.51%
In-Network Charges:	-	\$9,960.00	\$91,179.90	\$101,139.90
Charge Penetration:	-	76.74%	100.00%	97.10%

Atlantic County Utilities Authority				
2026	Jan	Feb	Mar	TOTAL
# of Bills Re-priced	-	8	10	18
Provider Charges	-	\$3,098.67	\$36,912.00	\$40,010.67
Allowable Amount	-	\$1,697.68	\$4,395.10	\$6,092.78
Bill Review Reductions	-	\$0.00	\$19,571.65	\$19,571.65
PPO Reductions	-	\$1,400.99	\$4,554.78	\$5,955.77
Negotiated Reductions	-	\$0.00	\$0.00	\$0.00
Total Reductions	-	\$1,400.99	\$32,516.90	\$33,917.89
% Reductions	-	45.21%	88.09%	84.77%

PPO Stats				
Total # of Bills:	-	8	10	18
PPO Bills:	-	8	10	18
PPO penetration:	-	100.00%	100.00%	100.00%
In-Network Charges:	-	\$3,098.67	\$36,912.00	\$40,010.67
Charge Penetration:	-	100.00%	100.00%	100.00%

Atlantic County Improvement Authority				
2026	Jan	Feb	Mar	TOTAL
# of Bills Re-priced	-	0	0	0
Provider Charges	-	\$0.00	\$0.00	\$0.00
Allowable Amount	-	\$0.00	\$0.00	\$0.00
Bill Review Reductions	-	\$0.00	\$0.00	\$0.00
PPO Reductions	-	\$0.00	\$0.00	\$0.00
Negotiated Reductions	-	\$0.00	\$0.00	\$0.00
Total Reductions	-	\$0.00	\$0.00	\$0.00
% Reductions	-	-	-	#DIV/0!

PPO Stats				
Total # of Bills:	-	0	0	0
PPO Bills:	-	0	0	0
PPO penetration:	-	-	-	#DIV/0!
In-Network Charges:	-	\$0.00	\$0.00	\$0.00
Charge Penetration:	-	-	-	#DIV/0!



**ACIC
Provider Utilization Summary
2026**

Atlantic County Insurance Commission

Provider	Specialty	Total Bills	Charges	Allowable
ATLANTICARE SURGERY CENTER	Ambulatory Surgery Center	1	\$12,529.75	\$6,101.55
TWIN BORO PHYSICAL THERAPY	Physical Therapy	72	\$25,752.00	\$5,790.00
ARMC ANESTHESIOLOGISTS	Anesthesiology	5	\$7,175.00	\$4,663.75
ARMC MAINLAND	Hospital	1	\$6,175.19	\$4,013.87
SOUTH JERSEY REHAB AND SPINE	Pain Management	6	\$13,750.00	\$3,253.05
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	10	\$3,650.00	\$2,920.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	30	\$16,126.00	\$2,825.00
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	7	\$31,125.00	\$2,365.00
HEALTH MEDICAL ASSOCIATES	Urgent Care	11	\$3,938.67	\$2,057.68
OSPREY REHABILITATION LLC	Physical Therapy	19	\$7,542.00	\$1,900.00
CARISK IMAGING IPA LLC	Radiology	4	\$2,013.96	\$1,808.96
JOSEPH D BARBELLA JR DO	Pain Management	1	\$3,250.00	\$1,765.14
STREAMLINE PT	Physical Therapy	5	\$2,043.75	\$1,669.19
JAG ONE PHYSICAL THERAPY	Physical Therapy	10	\$4,000.00	\$1,000.00
ATLANTICARE PHYSICIAN GROUP	Occupational Medicine	6	\$1,698.00	\$754.94
ATLANTIC MEDICAL IMAGING PA	Radiology	1	\$1,680.00	\$575.00
CAPE REGIONAL URGENT CARE	Urgent Care	3	\$860.00	\$531.44
MULTI-CARE INC	Ambulance Service Supplier	1	\$324.00	\$234.00
BAYFRONT URGENT CARE	Urgent Care	1	\$250.00	\$122.50
ORTHO NJ LLC	Orthopedic Surgery	1	\$255.00	\$118.00
HEALTHLIFT PHARMACY SERVICES LLC	Pharmacy	1	\$30.32	\$30.32
Grand Total		196	\$144,168.64	\$44,499.39

Atlantic County

Provider	Specialty	Total Bills	Charges	Allowable
ATLANTICARE SURGERY CENTER	Ambulatory Surgery Center	1	\$12,529.75	\$6,101.55
TWIN BORO PHYSICAL THERAPY	Physical Therapy	72	\$25,752.00	\$5,790.00
ARMC MAINLAND	Hospital	1	\$6,175.19	\$4,013.87
ARMC ANESTHESIOLOGISTS	Anesthesiology	4	\$5,740.00	\$3,731.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	30	\$16,126.00	\$2,825.00
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	7	\$2,450.00	\$1,960.00
CARISK IMAGING IPA LLC	Radiology	4	\$2,013.96	\$1,808.96
SOUTH JERSEY REHAB AND SPINE	Pain Management	4	\$7,400.00	\$1,808.70
JOSEPH D BARBELLA JR DO	Pain Management	1	\$3,250.00	\$1,765.14
STREAMLINE PT	Physical Therapy	5	\$2,043.75	\$1,669.19
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	6	\$4,302.00	\$1,607.00
OSPREY REHABILITATION LLC	Physical Therapy	16	\$6,438.00	\$1,600.00
JAG ONE PHYSICAL THERAPY	Physical Therapy	10	\$4,000.00	\$1,000.00
ATLANTICARE PHYSICIAN GROUP	Occupational Medicine	6	\$1,698.00	\$754.94
ATLANTIC MEDICAL IMAGING PA	Radiology	1	\$1,680.00	\$575.00
CAPE REGIONAL URGENT CARE	Urgent Care	3	\$860.00	\$531.44
HEALTH MEDICAL ASSOCIATES	Urgent Care	3	\$840.00	\$360.00
MULTI-CARE INC	Ambulance Service Supplier	1	\$324.00	\$234.00
BAYFRONT URGENT CARE	Urgent Care	1	\$250.00	\$122.50
ORTHO NJ LLC	Orthopedic Surgery	1	\$255.00	\$118.00
HEALTHLIFT PHARMACY SERVICES LLC	Pharmacy	1	\$30.32	\$30.32
Grand Total		178	\$104,157.97	\$38,406.61

Atlantic County Utilities Authority

Provider	Specialty	Total Bills	Charges	Allowable
HEALTH MEDICAL ASSOCIATES	Urgent Care	8	\$3,098.67	\$1,697.68
SOUTH JERSEY REHAB AND SPINE	Pain Management	2	\$6,350.00	\$1,444.35
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	3	\$1,200.00	\$960.00
ARMC ANESTHESIOLOGISTS	Anesthesiology	1	\$1,435.00	\$932.75
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	1	\$26,823.00	\$758.00
OSPREY REHABILITATION LLC	Physical Therapy	3	\$1,104.00	\$300.00
Grand Total		18	\$40,010.67	\$6,092.78

Insurance Agencies, Inc.

Atlantic County Insurance Commission Risk Management Consultant Report

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

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

	Full Year 2025		Through March 31st 2026	
	<u>#Claims</u>	<u>Incurred</u>	<u>#Claims</u>	<u>Incurred</u>
Auto	28	\$34,085.	15	TBD
GL/EPL/POL	133	\$585,870.	15	“
Property	60	\$65,356.	7	“
W. Comp	<u>210</u>	<u>\$3,182,158.</u>	<u>39</u>	<u>“</u>
Totals	431	\$3,867,469.	76	

Causes of WC Claims (January-March '26):

Slip on Ice/Snow: 17 (out of 39 claims) – 11 of 17 Report Only - Closed with no pay

Activities since our last meeting:

Attended ACIC Safety Committee meeting on February 5th.
 Will be attending the April 8th Safety Committee Meeting
 Barbara worked with Chandra on Dams & Bridges and the 2026 Vehicle List
 Barbara continues daily to service the ACIC and its members as needed

Attachments:

October 22, 2026, In-Person Training for a Variety of P/W Safety Issues @ Atlantic/Cape Community College (see attached).

MEL Bulletins

Utility Vehicle Operation Training
 CDL Drug Alcohol Testing
 PEOSHA Injury Reporting Requirements

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



2026 MSI EXPO

THE MSI 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 10 th	Middlesex Co. Fire Academy [^]	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 th	Morris County Public Safety Training Academy [^]	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 th	Atlantic Cape Community College [^]	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 th [^]	Burlington Co. Emergency Training Center [^]	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 th [^]	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 [MSI LIVE Schedule](#) and click on the selected course name/date.

Please view the [MSI Catalog](#) for course descriptions and CEU information

Questions? **MSI Helpline** 866-661-5120 | MSI@jamontgomery.com

melsafetyinstitute.org



SAFETY DIRECTOR BULLETIN



UTILITY VEHICLE OPERATION & TRAINING BEST PRACTICES

Utility vehicles (UV) are a common tool used by many public agencies. Their convenience and flexibility can make them essential to a facility's operations. They are often used to transport visitors and employees, carry maintenance and landscaping equipment, and even respond to first aid incidents and provide initial transport of injured or ill patients. While UVs may appear innocuous, they can be very dangerous when operated inappropriately or without adequate training.

The safe operation of utility vehicles starts with the employer selecting a model with the necessary capabilities. Golf carts are often repurposed for work at public facilities. This may or may not be appropriate. They were designed for two golfers traveling short distances with two sets of golf clubs. This capability may not be adequate for two employees, their equipment, tools, and supplies, such as bags of fertilizer, pails of paint, or similar heavy loads. When selecting a utility vehicle, employers should consider the vehicle's weight-carrying capacity, tires, and suspension for its intended use.

Utility vehicles are involved in many accidents each year that result in personal injury, death, and property damage. Unfortunately, New Jersey public employers have experienced such incidents. Due to their lightweight, high center of gravity, suspension system, and small tires, they can easily tip over. They are even more prone to tipping over when used on rough, uneven, or sloped terrain. Public agency leaders must evaluate whether utility vehicles have the capabilities and safety features needed for the tasks they will be asked to perform.

- **What is the maximum anticipated weight of riders, tools, equipment, and supplies?** Do a rough calculation of your workers and the weight of anticipated loads.
- **What is the weight capacity of the UV being considered for purchase or rental?** Check the owner's manual or do an internet search. How does it compare to the anticipated load you calculated? Please include a safety factor.
- **Over what types of surfaces will the UV be used?** Unpaved or uneven surfaces will have an impact on the safety factor of carrying heavy loads.
- **What are the seating and cargo-carrying arrangements?** All riders must be seated in a designated riding area. Are the riding seats provided with seatbelts? Does the cargo bed have space and tie-downs for your anticipated loads?

While the design of utility vehicles may make them more prone to accidents, driver error is the leading cause of accidents. An employer may believe that if an UV operator has a driver's license, they are qualified to safely operate a utility vehicle. Driving a car and driving a UV are different skills and require different knowledge, skills, and attitudes. Only properly trained employees should operate a utility vehicle. A comprehensive operating policy, training program, and driver selection process are essential to reducing accidents and injuries. To assist our members, the MSI has provided a model policy and training program at [MSI Model Policies](#).

Agencies that use a UV or are considering purchasing a UV should review the model policy and training forms. Alter them to suit your operations and specific UV by referencing the owner's manual.

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



SAFETY DIRECTOR BULLETIN

CDL: FAILED OR REFUSED DRUG OR ALCOHOL TEST BEST PRACTICES

The Federal Motor Carrier Safety Administration and the Federal Transit Authority require certain specific actions to be taken by the employer following a failed or refused drug or alcohol test by a Commercial Driver's License (CDL) driver. There are six types of drug and alcohol tests:

1. Pre-employment
2. Random
3. Reasonable Suspicion
4. Post-Accident
5. Return-to-Duty
6. Follow-up

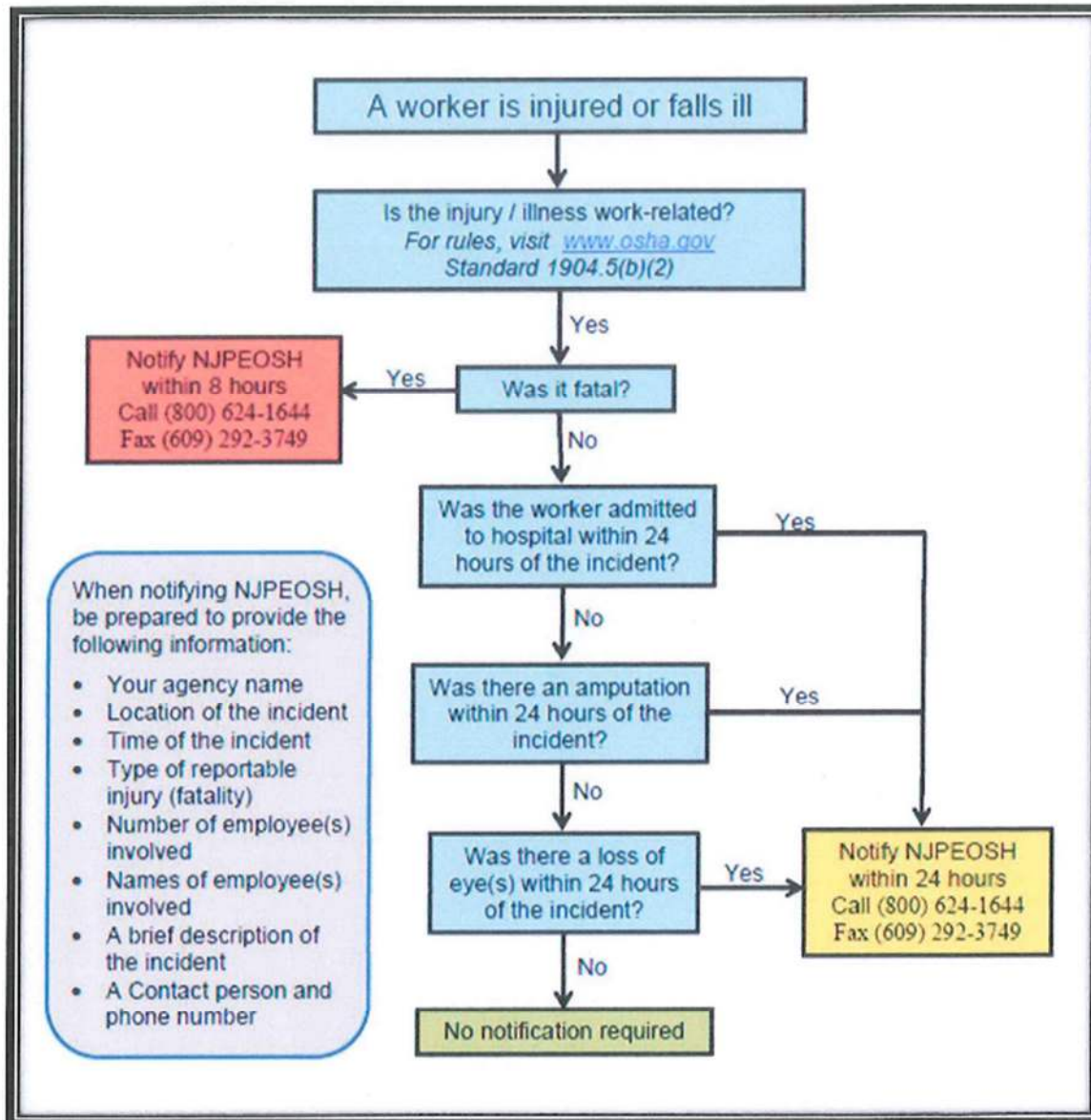
When the Designated Employee Representative (DER) is notified by the alcohol or drug test collector of a failed or refused test, or by the Medical Review Officer of a failed drug test, the employer must take certain actions.

- Immediately contact the driver and have them cease performing any safety-sensitive function. If they are on the road, have them park the vehicle and arrange to have the driver and vehicle returned to the office. Make sure the direction is kept private between the driver and the driver only.
- Call the driver into the office to have a confidential conversation. A copy of the employer's CDL Drug & Alcohol Policy should be present for referral if needed. The DER or employer representative must provide the following information to the employee or prospective employee if it involves a Pre-employment drug & alcohol test:
 - If the employee failed a drug test, the Medical Review Officer (MRO) would have advised the employee of their right to request a split specimen test within 72 hours. Confirm that the employee is aware of this right. Arrange for the test if requested by the employee. Inform the employee who will pay the cost of the split-specimen test in accordance with the agency's policy. The test must be immediately scheduled regardless of payment plan.
 - The employee should be told which drug or drugs they failed for.
 - For alcohol confirmation tests that show a blood alcohol concentration (BAC) of between 0.020 and 0.039, the CDL driver must be removed from performing safety-sensitive functions for 24 hours or start of next scheduled shift from the time of this result. This is not reported to the Clearinghouse.
 - For alcohol confirmation tests that show a BAC 0.040 or higher, advise the person that they cannot perform a safety-sensitive function until they have completed an evaluation by a Substance Abuse Professional (SAP), complete any treatment required by the SAP, and pass a Return-to-Duty alcohol test.
 - Provide the name and contact information for one or more SAPs that are acceptable to the employer and MRO. This must be done even if the CDL driver is terminated or a prospective employee is not hired. Explain that the FMCSA and FTA require DOT-certified SAPs to be used and only those acceptable to the employer and MRO. Explain who will pay for SAP services under the employment contract.
 - Explain any employer-specific consequences and processes beyond the minimum actions of the FMCSA or FTA provided above.

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New Jersey PEOSH Injury Reporting Requirements

Decision Making Flow Chart



APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REGULAR MEETING – February 13, 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.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Karen Read, PERMA
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 9, 2026.

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

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw presented the Treasurer's bank reconciliation report through January 2026. The admin account balance is \$10,636,254.99. Interest earned for year 2025 was \$332,009.12. Interest earned so far for year 2026 is \$22,798.98. The workers' compensation account has \$47,400.10 in outstanding checks. Interest earned for year 2025 was \$7,250.68. Interest earned so far for year 2026 is \$328.69. The general liability account has \$4,098.00 in outstanding checks. Interest earned for year 2025 was \$1,200.29. Interest earned so far for year 2026 is \$15.42.

Resolution 14-26 is the February Bills List which includes a payment from fiscal year 2025 to PERMA Risk Management for costs. There were payments from fiscal year 2026 to the professionals for first quarter 2026 and the first installment of the JIF payment. The total payments are \$2,332,857.88, and are in line with budgeted amounts. The Treasurer recommended approval and there were no questions.

MOTION TO APPROVE RESOLUTION 14-26 THE FEBRUARY BILLS LIST.

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

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

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

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

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

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

The 2026 Risk Management Plan has some changes that were reviewed by Jonathan Tavares, who appeared by phone. The overall liability limit in the NJCE fund was raised from \$22 million to \$32 million which is due to a strong budget year. Also, the named storm deductible was given a \$5 million cap and reduced it from 5% to 2.5%. Active assailant coverage was added this year and is a nice enhancement to the program.

A webinar is scheduled for February 24, 2026 to review the 2026 renewal. Invitation emails were issued and members were encouraged to register to attend. If anyone cannot attend, the webinar will be recorded and posted on the NJCE website.

MOTION TO APPROVE RESOLUTION 15-26 APPROVING THE 2026 RISK MANAGEMENT PLAN.

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

The claims administration conversion from Qual-Lynx to CRC was a success and went very smoothly. It took a little longer than first planned, but overall it was a seamless process. Commissioner Kessler commented that the File Handler claims system is user friendly and the reporting system is excellent. Mr. Stokes also commented that weekly meetings took place prior to and during the conversion between Qual-Lynx, CRC and PERMA to make sure all aspects of the conversion were being covered. Mr. Murray made a request that when individuals are returned to work and TTD payments end, that CRC advise the department head so the employee can be advised to return to work and they can be put back on payroll.

CERTIFICATES OF INSURANCE: There were 15 certificates issued for the month of January 2026.

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 6, 2026 to adopt their 2026 budget. A summary of that special meeting is included on pages 9-12 of today's agenda. The next meeting of the CEL will be held on February 26, 2026, which will be their reorganization meeting.

The Commission had a \$63,000 change in surplus. The financial fast track report as of October 31, 2025 shows the deficit at \$6 million, with cash on hand of \$11.9 million. The cash will increase in March due to the assessment bills being due.

The CEL's financial fast track report for October shows a surplus of \$18.1 million and \$41 million in cash.

The claims activity report through December shows 63 less open claims. This appears to be due to Qual-Lynx closing out claims prior to the conversion. Kerin Drumheiser noted a lot of property claims will also be closed out.

The renewal policies and limit schematics will be available on the Conner Strong & Buckelew OneDrive Program for authorized users. If anyone has difficulty accessing the website, they should contact the Fund office.

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 will be forwarded by the Fund office.

CLAIMS - CRC: Kim DeLaurentis of CRC provided the claims services report. She reported 15 claims from CRC and one from Van Guard 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 16 PARS AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

CLAIMS SERVICES: Kerin Drumheiser did not have anything further to report on claims services.

MANAGED CARE: Kim DeLaurentis of CRC reported an update will be provided next month.

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety director's report through February. All training through April 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 safety committee meeting was held on January 14th via Zoom. The next safety committee meeting is scheduled for April 8, 2026 at 10:00 A.M. Mr. Prince will be consulting with Commissioner Kessler to develop the agenda.

A loss control visit was scheduled for the ACUA on March 11, 2026.

With regard to the safety grant, Mr. Prince forwarded information to Mike Steinman of Atlantic County OEM to review and will help to develop a request. He noted that anyone with ideas for safety grant submissions should feel free to contact him.

Kim DeLaurentis apologized noting she did have a claims count from January to report. There were a total of 34 claims with 21 medical only, six incident only, five indemnity, and one was denied.

RISK MANAGER'S REPORT: Gene Siracusa of Insurance Agencies presented the Risk Manager report of activities for the month of February. They attended the Safety Committee meeting on January 14th. The managers' report that they are monitoring the claims experience for 2025 vs. 2026, along with common causes of workers' compensation claims. They provided a flyer reviewing job hazard analysis of snow plowing. There was some discussion about the most recent snow event.

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.

MOTION TO CLOSE PUBLIC COMMENT.

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

The next meeting is scheduled for April 10, 2026 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko

Second: Commissioner Edmunds

Vote: 3 Ayes

MEETING ADJOURNED: 12:03 P.M.

Minutes prepared by: Chandra Anderson, Secretary