

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 10, 2026**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

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

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

 - ☐ **CORRESPONDENCE – None**

 - ☐ **TREASURER– Bonnie Lindaw**
 - Resolution 20-26 – September Bill List..... Page 1**
 - Monthly Report..... Verbal**

 - ☐ **EXECUTIVE SESSION**
 - ☐ **Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act**

 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Page 2**

 - ☐ **CLAIMS SERVICES – PERMA Risk Management Services.....Verbal**

 - ☐ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 20**

 - ☐ **MANAGED CARE – CRC.....Page 31**

 - ☐ **CLAIMS – CRC.....Verbal**
 - ☐ **Motion to Approve PARS Presented in Executive Session**

 - ☐ **RMC REPORT – Insurance Agencies Inc.Page 35**

 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
-
- ☐ **NEXT SCHEDULED MEETING: October 9, 2026**
 - ☐ **MEETING ADJOURNMENT**

RESOLUTION NO. 20-26

**ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – SEPTEMBER 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>
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE 2ND INSTALL 2026 09/26	1,468,626.80
		1,468,626.80
ATLANTIC COUNTY	REIMB FOR DEPOSIT ERRORS 09/26	28,565.16
		28,565.16
ASSETWORKS RISK MANAGEMENT INC.	2026 APPRAISALS TO BE REIMB BY CEL	5,616.00
		5,616.00
	Total Payments FY 2026	1,502,807.96
	TOTAL PAYMENTS ALL FUND YEARS	1,502,807.96

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: September 10, 2026

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 Audit Report** – A draft copy of the 2025 Audit was distributed earlier this week to Fund Commissioners. Representatives from PKF O'Connor Davies will be at the meeting to present the audit. Included in the agenda on **Pages 4-6** is Resolution 19-26, Certification of Annual Audit Report for the Period ending December 31, 2025, along with the Group Affidavit Form.

- ❑ **Motion to approve Resolution 19-26 Certification of Annual Audit Report for Period Ending December 31, 2025**

- ❑ **Certificate of Insurance Issuance Report** – On **pages 7-10** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for June and July 2026. There was a total of 11 certificates of insurance issued during this period.

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

- ❑ **Request for Proposals & Qualifications for Professional Services** – The Insurance Commission Service Agreements with the Actuary, Auditor and Defense Panel expire as of December 31, 2026. The Fund Office issued an RFQ with a due date of September 25th.

The County issued RFPs for Executive Director, Risk Management Consultant, Claim Administration and Managed Care Services with a due date of September 25th. A report on all submissions will be provided at the October meeting.

- ❑ **Atlantic County NJCE Membership Renewal** – Atlantic County has renewed their membership with the New Jersey Counties Excess Joint Fund (NJCE) effective January 1, 2027. The NJCE thanks the County Commissioners for their continued participation and support of the Fund.

Also, the Fund Office sent a sample resolution and agreement to the member entities of the Commission to renew their membership for another three years. We have received documentation from the County to date.

- ❑ **NJCE JIF Renewal Timeline** - Included on **pages 11-12** is the annual timeline for the NJCE renewal process with specific target dates. The Fund office has begun the data collection process for the 2027 renewal to provide relevant information to underwriters to ensure timely and more favorable results.
- ❑ **2026 Pre-Renewal Presentation** – The Underwriting Manager will present the 2026 pre-renewal via an interactive webinar on Tuesday, September 22, 2026 at 10:00am. The Underwriting Manager will cover the current state of the market and anticipated program changes. Pre-registration is required, please see **page 13** for details.
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE held a special meeting on July 30, 2026. to discuss excess coverage premiums for applicable landfills, transfer stations and wastewater sites. A report of the meeting will be distributed when available. The underwriting manager provided quotes to member entities with these type of facilities and have asked members to notify the fund office of their interest in the coverage by September 4th. A report will be provided to member entities.

The NJCE is scheduled to meet virtually on September 18, 2026 at 9:30 a.m.

- ❑ **Financial Fast Track** – Included on **pages 14-16** of the agenda is the Financial Fast Track Report for March for the Insurance Commission. As of March 31, 2026, the Commission has a deficit of **\$6,325,673**. Line 11 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. Total cash on hand is \$8,756,965 however since the date of this report, assessment payments have increased the bank balance to over \$16 million.
- ❑ **NJ CEL Property and Casualty Financial Fast Track** – Included in the agenda on **pages 17-18** is the Financial Fast Track Report for the CEL for April. The report indicates the Fund has a surplus of **\$18,375,305** and over \$33.6 million in cash.
- ❑ **Claims Tracking Report** — Included in the agenda on **page 19** is the Claims Activity Report for June that tracks open claims.

RESOLUTION NO. 19-26

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2025**

WHEREAS, N.J.S.A. 40A:5A-15 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2025 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Atlantic County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 10, 2026

Tammi Robbins, Vice Chairperson

ATTEST:

Jannette Kessler, Commissioner

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

ATLANTIC COUNTY INSURANCE COMMISSION

We, members of the BOARD OF COMMISSIONERS of the Atlantic County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Atlantic County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2025.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Jacqueline Woods

(L.S.) Tammi Robbins

(L.S.) Janette Kessler

Chandra Anderson
Secretary

The Secretary of the Fund shall set forth the reason for the absence of signatures of any members of the BOARD OF COMMISSIONERS.

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 6/1/2026 To 7/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Yamaha Motor Finance Corp., I - The County of Atlantic	U.S.A. 6555 Katella Avenue Cypress, CA 90630	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: Equipment- John F. Gaffney Green Tree Golf Course The Certificate Holder, its successors and assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to equipment in use at the John F. Gaffney Green Tree Golf Course, 1030 Somers Point-Mays Landing Road, Egg Harbor Township, NJ 08234.	6/2/2026 #6488647	GL AU EX WC OTH
H - Atlantic County Workforce I - Atlantic County Improvement Authority	Development Board 2 South Main Street, Second Floor Pleasantville, NJ 08232	RE: Supported Work Program Evidence of insurance with respect to the Supported Work Program at the following locations: City of Atlantic City- 1301 Bacharach Boulevard, Atlantic City, NJ, 08401	6/10/2026 #6506380	GL AU EX WC OTH
H - Atlantic County Workforce I - The County of Atlantic	Development Board 2 South Main Street, Second Floor Pleasantville, NJ 08232	RE: Supported Work Program Evidence of Insurance with respect to Supported Work Program at the following locations: City of Atlantic City- 1301 Bacharach Boulevard, Atlantic City, NJ, 08401	6/10/2026 #6506510	GL AU EX WC OTH
H - Atlantic County Workforce I - The County of Atlantic	Development Board 2 South Main Street, Second Floor Pleasantville, NJ 08232	RE: Supported Work Program The list below of participating business entities are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Atlantic County Workforce Development Supported Work Program. The participating individuals will be working at the Countys direction. City of Atlantic City- 1301 Bacharach Boulevard, Atlantic City, NJ, 08401	6/15/2026 #6509573	GL AU EX WC OTH
H - NJ State Mosquito Control I - The County of Atlantic	Commission c/o NJDEP Office of Mosquito Control Coordination Mail Code 501-03;PO Box 420 Trenton, NJ 08625	RE: Leased Equipment Evidence of insurance with respect to the lease agreement with the NJ State Mosquito Control Commission for equipment provided to the Atlantic County Office of Mosquito Control for the following equipment: SMCC # YEAR EQUIPMENT DESCRIPTION SERIAL NO. 3- 1995 Amphibious Rotary Excavator 490 Q3952A/FF490EX025128 57- 1989 Stereo Microscope Bausch & Lomb 57 73- 2007 U.L.V. Machine London Fog 1960 90- 2002 17 Foot Boat Carolina Skiff EKHD4246F203 99- 2002 All-Terrain Vehicle Argo Conquest V899380000CB18688 100- 2002 All-Terrain Vehicle Trailer 1D931210820028066 135- 2023 Load Rite boat trailer 5A4NPFM18P2001826 143- 2024 Suzuki 75HP Outboard motor	6/22/2026 #6512893	GL AU EX WC OTH

07/02/2026

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Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 6/1/2026 To 7/1/2026

H - TD Equipment Finance, Inc.	ISAOA, ATIMA 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: Accounts: #40148640, #40159649, #40163600, #40174283, and #50001632. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Account: 40148640, Lease amount: \$3,500,000, Account: 40159649, Lease amount: \$2,700,000 Account: 40163600, Lease amount: \$2,325,000.00 Account: 50001632 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105583 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584	6/28/2026 #8538342	GL AU EX WC OTH
I - Atlantic County Utilities Authority				
Total # of Holders: 6				

07/02/2026

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Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 7/1/2026 To 8/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Atlantic I - County of Atlantic	1333 Atlantic Avenue Atlantic City, NJ 08401	Evidence of Insurance	7/14/2026 #6603508	GL AU EX WC OTH
H - County of Atlantic I - Atlantic County Improvement Authority	1301 Bacharach Blvd Atlantic City, NJ 08401	Evidence of Insurance	7/14/2026 #6602949	GL AU EX WC OTH
H - County of Atlantic I - County of Atlantic	1301 Bacharach Blvd Atlantic City, NJ 08401	Evidence of Insurance	7/14/2026 #6602951	GL AU EX WC OTH
H - Township of Egg Harbor I - Atlantic County Utilities Authority	3515 Bargaintown Road Egg Harbor Township, NJ 08234	RE: Shared Service Agreement 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 Shared Service Agreement.	7/27/2026 #6611710	GL AU EX WC OTH
H - NJ Transit, Local I - The County of Atlantic	Programs/Community Mobility State of New Jersey 283-299 Market Street, Suite #1100 Newark, NJ 07102	RE: Vehicle List NJ Transit, the State of New Jersey, and any other party of interest designated by NJ Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to any claims to the vehicle list below. VIN# / NJT# / COUNTY# 1FDFF4FS7BDA97278 NF-102 204 1FDFF4FS9BDA97279 NF-103 207 1FDFF4FS5DDA95306 CQ-769 212 1FDFF4FS7DDA95307 CQ-770 213 1FDFF4FS2BDA63586 18-115 220 1FDFF4FS4BDA63587 18-116 222 1FDFF4FS2BDB26928 CQ-760 228 1FDFF4FS5BDA97280 NF-104 230 1FDFF4FS4DDA44721 18-139 236 1FDFF4FS1DDA51044 16-1464 237 1FDFF4FS0DDA51049 16-1465 238 1FDFF4FS7DDA51050 16-1466 239 1FDFF4FS4DDA51054 16-1470 240 1FDFF4FS8DDA51042 16-1462 241 1FDFF4FS9DDA51051 16-1467 243 1FDFF4FS0DDA51052 16-1468 244 1FDFF4FS7DDA92987 16-1564 246 1FDFF4FS9BDA97282 NF-105 276 1FDFF4FS6BDA97286 CQ-	7/28/2026 #6613163	GL AU EX OTH

08/03/2026

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Atlantic County Insurance Comm.
Certificate of Insurance Monthly Report

From 7/1/2026 To 8/1/2026

757 278 5WEASAAM7BH354301 CQ-743 280 5WEASAAM0BH354303
CQ-745 281 1FDFE4FS0BDA63585 16-1447 297

Total # of Holders: 5

08/03/2026

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New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. Late July

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

2. September

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

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

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

3. October

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

4. November

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

5. **December**

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at a December meeting. **December special meeting has not been scheduled yet.**

6. **Early January**

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

NJCE JIF 2027 Pre-Renewal Webinar September 22, 2026 at 10AM



Via bcc – Fund Commissioners & Alternates, Fund Professionals & Risk Management Consultants

Good afternoon NJCE Members and Member Entities,

Please join the NJCE Underwriting Manager for a presentation on the 2027 pre-renewal discussion via webinar on Tuesday September 22, 2026 at 10AM. The Underwriting Manager will cover the current state of the market and anticipated program changes.

To attend please register through the following link:

https://permainc.zoom.us/webinar/register/WN_nJLfpz-pQla7frFmOjAQ6A

Please feel free to extend this webinar invitation to others that may benefit from it.

The webinar will be recorded and posted to the NJCE website www.njce.org.

Thank you,
Karen

Karen A Read, CISR

Associate Account Executive

PERMA Risk Management Services

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

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ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	979,065	2,937,194	95,897,235	98,834,429
2.	CLAIM EXPENSES				
	Paid Claims	256,101	674,946	48,475,266	49,150,212
	Case Reserves	756,502	1,711,307	14,929,554	16,640,860
	IBNR	554,917	405,190	6,787,629	7,192,819
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(85,107)	(183,990)	(1,855,179)	(2,039,169)
	TOTAL CLAIMS	1,482,412	2,607,453	68,337,269	70,944,722
3.	EXPENSES				
	Excess Premiums	305,972	917,916	26,346,756	27,264,672
	Administrative	89,542	268,687	9,247,861	9,516,548
	TOTAL EXPENSES	395,514	1,186,603	35,594,617	36,781,220
4.	UNDERWRITING PROFIT (1-2-3)	(898,862)	(856,862)	(8,034,651)	(8,891,513)
5.	INVESTMENT INCOME	19,289	61,643	1,264,304	1,325,947
6.	PROFIT (4 + 5)	(879,573)	(795,219)	(6,770,347)	(7,565,566)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	123,433	123,433
9.	DIVIDEND EXPENSE	0	0	(123,433)	(123,433)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	0	0	1,239,899	1,239,899
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(879,573)	(795,219)	(5,530,448)	(6,325,667)
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	(1,794)	(684)	(1,631,240)	(1,631,924)
	2016	11,599	12,963	(315,547)	(302,584)
	2017	(5,238)	(3,801)	358,737	354,936
	2018	3,295	5,508	(151,043)	(145,535)
	2019	(37,360)	(33,138)	760,659	727,521
	2020	30,525	34,061	337,375	371,436
	2021	(33,838)	(32,278)	(1,726,079)	(1,758,357)
	2022	(170,345)	(169,447)	(2,916,315)	(3,085,762)
	2023	(128,271)	(125,134)	(1,886,211)	(2,011,346)
	2024	23,433	35,754	828,352	864,107
	2025	(579,512)	(568,956)	810,857	241,901
	2026	7,933	49,933		49,933
TOTAL SURPLUS (DEFICITS)		(879,573)	(795,219)	(5,530,454)	(6,325,673)
TOTAL CASH					8,756,965

CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2015					
Paid Claims	0	0	5,985,661	5,985,661	
Case Reserves	0	0	1,185,894	1,185,894	
IBNR	(205)	(205)	69,658	69,453	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	2,515	2,515	(128,933)	(126,418)	
TOTAL FY 2015 CLAIMS	2,309	2,309	7,112,279	7,114,589	
FUND YEAR 2016					
Paid Claims	40,313	41,813	5,338,549	5,380,362	
Case Reserves	(57,422)	(58,922)	653,007	594,085	
IBNR	(211)	(211)	85,780	85,569	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	6,352	6,352	(72,144)	(65,793)	
TOTAL FY 2016 CLAIMS	(10,969)	(10,969)	6,005,191	5,994,222	
FUND YEAR 2017					
Paid Claims	3,855	9,252	5,224,205	5,233,458	
Case Reserves	1,181	(4,216)	174,040	169,825	
IBNR	(61)	(61)	145,329	145,267	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	929	929	(32,071)	(31,142)	
TOTAL FY 2017 CLAIMS	5,905	5,905	5,511,503	5,517,408	
FUND YEAR 2018					
Paid Claims	21,684	27,821	4,847,420	4,875,241	
Case Reserves	(92,498)	(31,976)	776,922	744,946	
IBNR	63,372	(3,287)	163,603	160,315	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	5,166	5,166	(72,629)	(67,463)	
TOTAL FY 2018 CLAIMS	(2,276)	(2,276)	5,715,316	5,713,040	
FUND YEAR 2019					
Paid Claims	1,983	2,226	3,814,623	3,816,849	
Case Reserves	8,925	19,280	756,395	775,675	
IBNR	33,207	22,609	201,134	223,743	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	(4,797)	(4,797)	(65,600)	(70,397)	
TOTAL FY 2019 CLAIMS	39,317	39,317	4,706,552	4,745,870	
FUND YEAR 2020					
Paid Claims	3,731	81,183	4,331,798	4,412,981	
Case Reserves	(11,781)	(115,611)	618,302	502,691	
IBNR	(27,809)	(1,430)	244,307	242,877	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	6,872	6,872	(75,932)	(69,060)	
TOTAL FY 2020 CLAIMS	(28,986)	(28,986)	5,118,476	5,089,490	
FUND YEAR 2021					
Paid Claims	15,956	35,520	5,571,068	5,606,588	
Case Reserves	(6,421)	9,923	1,156,616	1,166,539	
IBNR	24,383	(11,524)	368,171	356,647	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	636	636	(141,673)	(141,037)	
TOTAL FY 2021 CLAIMS	34,554	34,554	6,954,183	6,988,737	
FUND YEAR 2022					
Paid Claims	25,531	51,564	5,295,271	5,346,835	
Case Reserves	148,337	139,855	2,708,413	2,848,268	
IBNR	12,856	(4,694)	416,727	412,033	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	(15,963)	(15,963)	(244,329)	(260,292)	
TOTAL FY 2022 CLAIMS	170,761	170,761	8,176,082	8,346,843	
FUND YEAR 2023					
Paid Claims	23,232	35,832	4,938,350	4,974,182	
Case Reserves	(80,405)	128,671	2,029,987	2,158,658	
IBNR	189,086	(32,589)	446,162	413,573	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	(2,204)	(2,204)	(210,776)	(212,980)	
TOTAL FY 2023 CLAIMS	129,710	129,710	7,203,724	7,333,433	

FUND YEAR 2024					
	Paid Claims	35,838	158,951	1,842,168	2,001,119
	Case Reserves	100,871	(65,865)	2,233,561	2,167,696
	IBNR	(163,136)	(119,513)	1,641,829	1,522,316
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	8,557	8,557	(319,939)	(311,382)
TOTAL FY 2024 CLAIMS		(17,871)	(17,871)	5,397,620	5,379,749
FUND YEAR 2025					
	Paid Claims	54,630	175,283	1,286,151	1,461,435
	Case Reserves	631,804	1,327,669	2,636,416	3,964,085
	IBNR	(66,517)	(883,035)	3,004,928	2,121,893
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(35,576)	(35,576)	(491,154)	(526,730)
TOTAL FY 2025 CLAIMS		584,341	584,341	6,436,342	7,020,683
FUND YEAR 2026					
	Paid Claims	29,348	55,502		55,502
	Case Reserves	113,909	362,499		362,499
	IBNR	489,953	1,439,133		1,439,133
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(57,593)	(156,476)		(156,476)
TOTAL FY 2026 CLAIMS		575,617	1,700,657	0	1,700,657
COMBINED TOTAL CLAIMS		1,482,412	2,607,453	68,337,269	70,944,722

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF April 30, 2026					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,668,064	14,672,257	369,829,068	384,501,325
2.	CLAIM EXPENSES				
	Paid Claims	2,771,154	4,633,760	29,596,460	38,695,587
	Case Reserves	(1,479,362)	544,590	12,305,536	8,761,740
	IBNR	157,821	13,395	19,408,209	19,044,624
	Discounted Claim Value	(170,076)	(290,756)	(4,230,960)	(4,521,716)
	Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	1,279,536	4,797,289	56,910,426	61,707,715
3.	EXPENSES				
	Excess Premiums	2,440,792	9,763,644	265,514,382	275,278,026
	Administrative	235,896	939,450	25,830,190	26,769,641
	TOTAL EXPENSES	2,676,688	10,703,095	291,344,572	302,047,667
4.	UNDERWRITING PROFIT (1-2-3)	(288,161)	(828,127)	21,574,070	20,745,942
5.	INVESTMENT INCOME	90,872	336,868	4,500,045	4,836,913
6.	PROFIT (4+5)	(197,289)	(491,259)	26,074,115	25,582,856
7.	Dividend	0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)	(197,289)	(491,259)	18,866,564	18,375,305
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy	3,047	535,576	0	535,576
	Closed Years	20,209	(336,990)	14,115,983	13,778,993
	2020	6,440	298,788	1,131,810	1,430,598
	2021	6,317	(233,034)	(365,013)	(598,047)
	2022	6,520	(235,844)	928,915	693,071
	2023	10,142	363,798	(2,982,758)	(2,618,960)
	2024	10,733	359,945	385,652	745,597
	2025	18,218	68,295	5,651,976	5,720,271
	2026	(278,915)	(1,311,795)		(1,311,795)
	TOTAL SURPLUS (DEFICITS)	(197,289)	(491,259)	18,866,564	18,375,305
	TOTAL CASH				33,622,356

CLAIM ANALYSIS BY FUND YEAR				
LEGACY				
Paid Claims	346,718	391,430	0	391,430
Case Reserves	(215,250)	(345,018)	0	(345,018)
IBNR	(131,469)	(153,070)	0	(153,070)
Discounted Claim Value	0	(425,872)	0	(425,872)
Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS	0	(532,529)	0	(532,529)
CLOSED YEARS				
Paid Claims	0	444,143	17,766,574	18,210,717
TOTAL CLOSED YEAR CLAIMS	0	444,143	17,766,574	18,210,717
FUND YEAR 2020				
Paid Claims	83,981	103,938	2,059,147	2,163,085
Case Reserves	(84,505)	(76,445)	952,692	876,246
IBNR	524	(233,574)	604,550	370,976
Discounted Claim Value	0	33,065	(193,474)	(160,409)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	0	(276,717)	3,254,096	2,977,379
FUND YEAR 2021				
Paid Claims	8,174	21,024	3,403,434	3,424,458
Case Reserves	(28,782)	594,404	1,880,569	2,474,973
IBNR	20,609	(331,536)	1,035,311	703,774
Discounted Claim Value	0	(27,867)	(375,778)	(403,645)
TOTAL FY 2021 CLAIMS	0	256,024	5,943,537	6,199,561
FUND YEAR 2022				
Paid Claims	2,126,133	2,395,369	2,273,066	4,668,435
Case Reserves	(1,729,440)	(1,233,036)	1,716,601	483,564
IBNR	(396,693)	(921,188)	1,784,444	863,256
Discounted Claim Value	0	19,816	(379,863)	(360,047)
TOTAL FY 2022 CLAIMS	(0)	260,961	5,394,248	5,655,209
FUND YEAR 2023				
Paid Claims	205,000	164,692	5,375,202	5,539,894
Case Reserves	183,669	91,935	694,406	786,341
IBNR	(388,669)	(637,370)	4,501,726	3,864,356
Discounted Claim Value	0	52,983	(694,458)	(641,475)
TOTAL FY 2023 CLAIMS	(0)	(327,760)	9,876,877	9,549,117
FUND YEAR 2024				
Paid Claims	3,913	(71,163)	2,203,383	2,132,220
Case Reserves	246,091	130,588	2,414,779	2,545,367
IBNR	(250,004)	(467,559)	4,710,250	4,242,690
Discounted Claim Value	0	86,724	(982,534)	(895,811)
TOTAL FY 2024 CLAIMS	0	(321,411)	8,345,877	8,024,466
FUND YEAR 2025				
Paid Claims	(2,765)	126,002	536,878	662,879
Case Reserves	(239,646)	(181,342)	558,103	376,761
IBNR	242,410	22,749	6,394,948	6,417,697
Discounted Claim Value	0	30,568	(1,160,711)	(1,130,143)
TOTAL FY 2025 CLAIMS	0	(2,024)	6,329,218	6,327,194
FUND YEAR 2026				
Paid Claims	0	1,502,468		1,502,468
Case Reserves	388,500	1,563,505		1,563,505
IBNR	1,061,112	2,734,944		2,734,944
Discounted Claim Value	(170,076)	(504,316)		(504,316)
TOTAL FY 2026 CLAIMS	1,279,536	5,296,601	0	5,296,601
COMBINED TOTAL CLAIMS	1,279,536	4,797,289	56,910,426	61,707,715

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

June 20, 2026

COVERAGE LINE - PROPERTY CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	0	0	0	0	0	0	1	1	5	2	19	54	82
	0	0	0	0	0	0	1	1	5	1	16	57	81
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-3	3	-1
Limited Reserves													\$3,173
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$1	\$2,426	\$0	\$32,042	\$253,474	\$287,945
	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$1	\$51	\$0	\$16,161	\$240,764	\$256,979
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,375)	\$0	(\$15,881)	(\$12,710)	(\$30,965)
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,139	\$535,711	\$476,037	\$513,019	\$641,709	\$228,994	\$216,244	\$277,161	\$3,737,702
COVERAGE LINE - GENERAL LIABILITY CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	0	2	0	2	4	2	6	4	9	13	30	19	91
	0	2	0	2	4	2	6	4	9	13	31	21	94
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	2	3
Limited Reserves													\$26,296
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	\$0	\$7,468	\$0	\$567,351	\$457,167	\$28,230	\$7,493	\$534,026	\$180,763	\$37,527	\$546,976	\$14,455	\$2,381,455
	\$0	\$7,468	\$0	\$566,089	\$456,039	\$28,230	\$7,493	\$534,026	\$180,115	\$35,040	\$553,074	\$104,267	\$2,471,841
NET CHGE	\$0	\$0	\$0	(\$1,262)	(\$1,128)	\$0	\$0	\$0	(\$648)	(\$2,486)	\$6,098	\$89,812	\$90,385
Ltd Incurred	\$485,129	\$475,254	\$139,531	\$1,166,175	\$621,436	\$263,945	\$39,773	\$873,547	\$697,103	\$40,663	\$563,291	\$107,709	\$5,473,555
COVERAGE LINE - AUTO LIABILITY CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	0	0	0	0	0	0	0	3	2	1	12	18	36
	0	0	0	0	0	0	0	3	2	1	11	26	43
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	8	7
Limited Reserves													\$9,241
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$124,530	\$234,295	\$26,100	\$6,134	\$2,050	\$393,108
	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$124,530	\$234,295	\$26,100	\$6,051	\$6,384	\$397,359
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$83)	\$4,334	\$4,251
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$57,941	\$40,015	\$40,094	\$210,270	\$235,841	\$311,128	\$46,683	\$45,209	\$21,075	\$1,158,226
COVERAGE LINE - WORKERS COMP. CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	9	10	7	6	10	12	23	32	40	51	78	42	320
	9	10	7	6	11	11	23	32	40	49	72	47	317
NET CHGE	0	0	0	0	1	-1	0	0	0	-2	-6	5	-3
Limited Reserves													\$41,753
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	\$1,184,231	\$577,864	\$168,957	\$290,951	\$226,622	\$817,668	\$1,058,911	\$2,128,781	\$1,644,231	\$1,957,650	\$3,128,982	\$387,486	\$13,572,333
	\$1,184,231	\$602,034	\$163,535	\$397,049	\$233,910	\$790,743	\$1,045,394	\$1,697,197	\$1,706,387	\$1,857,084	\$3,103,709	\$454,486	\$13,235,760
NET CHGE	\$0	\$24,170	(\$5,423)	\$106,099	\$7,288	(\$26,925)	(\$13,517)	(\$431,584)	\$62,156	(\$100,565)	(\$25,273)	\$67,000	(\$336,573)
Ltd Incurred	\$6,604,913	\$5,105,244	\$4,996,745	\$4,559,595	\$3,751,098	\$4,432,362	\$5,983,880	\$6,353,995	\$5,575,661	\$3,856,514	\$4,830,297	\$701,532	\$56,751,835
TOTAL ALL LINES COMBINED CLAIM COUNT - OPEN CLAIMS													
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	9	12	7	8	14	14	30	40	56	67	139	133	529
	9	12	7	8	15	13	30	40	56	64	130	151	535
NET CHGE	0	0	0	0	1	-1	0	0	0	-3	-9	18	6
Limited Reserves													\$30,583
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
	\$1,184,231	\$585,331	\$168,957	\$858,302	\$683,789	\$845,898	\$1,066,406	\$2,787,338	\$2,061,715	\$2,021,276	\$3,714,133	\$657,465	\$16,634,841
	\$1,184,231	\$609,502	\$163,535	\$963,138	\$689,949	\$818,973	\$1,052,889	\$2,355,754	\$2,120,848	\$1,918,225	\$3,678,995	\$805,901	\$16,361,939
NET CHGE	\$0	\$24,170	(\$5,423)	\$104,837	\$6,160	(\$26,925)	(\$13,517)	(\$431,584)	\$59,134	(\$103,051)	(\$35,139)	\$148,435	(\$272,902)
Ltd Incurred	\$7,168,729	\$5,991,576	\$5,422,204	\$5,846,676	\$4,572,688	\$5,272,112	\$6,709,960	\$7,976,401	\$7,225,600	\$4,172,852	\$5,655,040	\$1,107,477	\$67,121,317

SAFETY DIRECTOR REPORT

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 8, 2026

DATE OF MEETING: September 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 Manager 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		

July – August 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- July 8: Attended the ACIC Safety Committee meeting.
- July 10: Attended the ACIC meeting.
- July 10: Attended the ACIC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- September 10: Plan to attend the ACIC meeting.
- September 10: Plan to attend the ACIC Claims Committee meeting.
- September 14: Plan to attend the ACUA Wellness Fair.
- September 22: One session of Practical Leadership -21 Irrefutable Laws is scheduled for ACUA.
- September 29: One session of Dealing with Difficult People and De-Escalation is scheduled for ACUA.

SAFETY DIRECTOR BULLETINS

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

- Safety Recall: Kobalt Battery Power Yard Tools
- Jake's Law – Accessibility in Playgrounds – Best Practices
- Bleachers & Grandstands – Best Practices
- Fire & EMS Bulletin: Rhabdomyolysis Awareness Prevention – Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the [MSI-NJCE Expos](#) and are scheduled throughout New Jersey in 2026.

Virtual classes feature real-time, instructor-led, in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early; under-attended classes will be canceled. *(September through November Live Training Schedule and Registration Links are attached).*

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

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

Learning On Demand Training (available on the NJCE LMS)

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

NJCE LEADERSHIP ACADEMY

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

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

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

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

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

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



NJCE Learning Management System (LMS)

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

J.A. Montgomery CONSULTING

As a reminder, the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

(*) In-Person Training: Is being held via the [MSI-NJCE Expo](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note:** *Registration for in-person* classes will be completed through Eventbrite by clicking on the Class Topic registration link(s) below.*

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

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

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

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

DATE	CLASS TOPIC	TIME
9/1/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
9/1/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/2/26	Bloodborne Pathogens	8:30 - 9:30 am
9/2/26	Fire Safety & Emergency Action Plans	10:00 - 11:00 am
9/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/3/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
9/3/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
9/3/26	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/8/26	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/10/26	Chipper Safety	8:00 - 9:00 am
9/10/26	Chainsaw Safety	9:30 - 10:30 am
9/10/26	Asbestos Awareness	4:00 - 6:00 pm
9/11/26	Personal Protective Equipment	8:30 - 10:30 am
9/11/26	Mower Safety	11:00 - 12:00 pm
9/14/26	Confined Space Entry	9:00 - 12:00 pm
9/14/26	Fire Safety & Emergency Action Plans	1:00 - 2:00 pm
9/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
9/15/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
9/16/26	Hearing Conservation	7:30 - 8:30 am
9/16/26	Work Zone: Flagger	9:00 - 10:00 am
9/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/17/26	Fire Extinguisher Safety	8:30 - 9:30 am
9/17/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm

9/17/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
9/17/26	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/18/26	Fall Protection Awareness	8:30 - 10:30 am
9/18/26	Bloodborne Pathogens	11:00 - 12:00 pm
9/18/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/21/26	Leaf Collection Safety	8:30 - 10:30 am
9/21/26	Public Employers: What You Need to Know (Zoom Meeting)**	10:00 - 11:30 am
9/21/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
9/21/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
9/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/22/26	Chipper Safety	8:30 - 9:30 am
9/22/26	Chainsaw Safety	10:00 - 11:00 am
9/22/26	Work Zone: Flagger	1:00 - 2:00 pm
9/23/26	Mower Safety	7:30 - 8:30 am
9/23/26	Bloodborne Pathogens	9:00 - 10:00 am
9/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
9/23/26	Driving Safety Awareness	10:30 - 12:00 pm
9/24/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
9/24/26	Personal Protective Equipment	1:00 - 3:00 pm
9/25/26	Confined Space Entry	8:30 - 11:30 am
9/25/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
9/25/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
9/28/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
9/28/26	Snow Removal Safety	9:30 - 11:30 am
9/29/26	Shop and Tool Safety	8:30 - 9:30 am
9/29/26	Fire Extinguisher Safety	10:00 - 11:00 am
9/29/26	AI Best Practices	11:00 - 12:30 pm
9/29/26	Leaf Collection Safety	1:00 - 3:00 pm
9/30/26	Hearing Conservation	8:30 - 9:30 am
9/30/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
9/30/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/1/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/26	Bloodborne Pathogens	10:00 - 11:00 am
10/2/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/5/26	Mower Safety	8:30 - 9:30 am
10/5/26	Fire Safety & Emergency Action Plans	10:00 - 11:00 am
10/5/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/6/26	Back Safety/Material Handling	9:00 - 10:00 am
10/6/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/6/26	Chipper Safety	10:30 - 11:30 am
10/6/26	Chainsaw Safety	1:00 - 2:00 pm
10/7/26	Hearing Conservation	7:30 - 8:30 am
10/7/26	Work Zone: Flagger	9:00 - 10:00 am
10/7/26	Ethics for NJ Local Government Employees (Camden)*	9:00 - 11:00 am
10/7/26	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/26	Protecting Children from Abuse in New Jersey Local Government Programs (Camden)*	11:30 - 1:00 pm
10/7/26	Driving Safety Awareness	1:00 - 2:30 pm
10/8/26	Confined Space Entry	8:30 - 11:30 am

10/8/26	Fall Protection Awareness	1:00 - 3:00 pm
10/9/26	Heavy Equipment Safety	7:30 - 9:30 am
10/9/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
10/9/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/9/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
10/9/26	Personal Protective Equipment	1:00 - 3:00 pm
10/12/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
10/12/26	Asbestos Awareness	10:00 - 11:30 am
10/13/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/13/26	Ethical Decision Making	9:00 - 11:30 am
10/13/26	The Power of Collaboration (Atlantic)*	9:00 - 12:00 pm
10/13/26	Bloodborne Pathogens	10:00 - 11:00 am
10/13/26	Leaf Collection Safety	1:00 - 3:00 pm
10/14/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
10/15/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/26	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/16/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
10/16/26	Introduction to Understanding Conflict (Zoom Meeting)	10:00 - 12:00 pm
10/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
10/19/26	Snow Removal Safety	1:00 - 3:00 pm
10/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
10/20/26	Fire Extinguisher Safety	11:00 - 12:00 pm
10/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
10/21/26	Chipper Safety	8:30 - 9:30 am
10/21/26	Chainsaw Safety	10:00 - 11:00 am
10/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/21/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
10/22/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/26	Leaf Collection Safety	8:30 - 10:30 am
10/23/26	Fire Safety & Emergency Action Plans	11:00 - 12:00 pm
10/23/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/26/26	Work Zone: Flagger	8:30 - 9:30 am
10/26/26	Personal Protective Equipment	10:00 - 12:00 pm
10/26/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
10/27/26	Confined Space Entry	8:30 - 11:30 am
10/27/26	AI Best Practices	11:00 - 12:30 pm
10/27/26	Sanitation and Recycling Safety	1:00 - 3:00 pm
10/28/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
10/28/26	Shop and Tool Safety	11:00 - 12:00 pm
10/29/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/29/26	Snow Removal Safety	1:00 - 3:00 pm
10/30/26	Hearing Conservation	8:30 - 9:30 am
10/30/26	Mower Safety	10:00 - 11:00 am
10/30/26	Playground Safety Inspections	1:00 - 3:00 pm

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

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

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

Group Training Procedures:

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

NJCE LIVE GROUP SIGN IN SHEET SUBMISSION

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

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



2026 MSI-NJCE EXPO

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

The training topics will include:

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

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

[^] 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
COMBINED CUMULATIVE SAVINGS
2026**

2026	Bill Count	Billed Charges	Allowed Amount	Savings	% Savings	PPO Penetration
January	-	-	-	-	-	-
February	120	\$78,686.23	\$29,670.04	\$49,016.19	62%	85%
March	355	\$334,095.71	\$135,773.78	\$198,321.93	59%	92%
April	525	\$852,342.85	\$354,662.62	\$497,680.23	58%	90%
May	397	\$467,921.21	\$173,190.84	\$294,730.37	63%	90%
June	365	\$433,971.12	\$184,998.87	\$248,972.25	57%	92%
July	423	\$439,510.59	\$130,974.05	\$308,536.54	70%	95%
August	223	\$434,818.61	\$193,636.52	\$241,182.09	55%	91%
September						
October						
November						
December						
Grand Total	2408	\$3,041,346.32	\$1,202,906.72	\$1,838,439.60	60%	91%



CUMULATIVE SAVINGS BY ENTITY

COUNTY OF ATLANTIC						
2026	Bill Count	Billed Charges	Allowed Amount	Savings	% Savings	PPO Penetration
January	-	-	-	-	-	-
February	96	\$57,140.09	\$23,085.77	\$34,054.32	60%	81%
March	316	\$260,350.85	\$108,766.68	\$151,584.17	58%	91%
April	459	\$700,733.57	\$306,497.87	\$394,235.70	56%	89%
May	358	\$453,627.43	\$168,950.36	\$284,677.07	63%	89%
June	323	\$377,065.10	\$156,089.84	\$220,975.26	59%	91%
July	380	\$399,571.51	\$114,349.78	\$285,221.73	71%	95%
August	192	\$210,152.25	\$84,121.06	\$126,031.19	60%	89%
September						
October						
November						
December						
Grand Total	2124	\$2,458,640.80	\$961,861.36	\$1,496,779.44	61%	90%

UTILITY AUTHORITY						
2026	Bill Count	Billed Charges	Allowed Amount	Savings	% Savings	PPO Penetration
January	-	-	-	-	-	-
February	24	\$21,546.14	\$6,584.27	\$14,961.87	69%	100%
March	39	\$73,744.86	\$27,007.10	\$46,737.76	63%	97%
April	66	\$151,609.28	\$48,164.75	\$103,444.53	68%	98%
May	39	\$14,293.78	\$4,240.48	\$10,053.30	70%	100%
June	42	\$56,906.02	\$28,909.03	\$27,996.99	49%	100%
July	43	\$39,939.08	\$16,624.27	\$23,314.81	58%	98%
August	31	\$224,666.36	\$109,515.46	\$115,150.90	51%	100%
September						
October						
November						
December						
Grand Total	284	\$582,705.52	\$241,045.36	\$341,660.16	59%	99%

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



TOP 10 PROVIDERS
1-1-26 through 8-31-26

Atlantic County Insurance Commission - Combined		
Provider	Specialty	Allowable
SHORE MEDICAL CENTER	Hospital	\$276,077.29
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	\$129,335.63
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	\$101,675.99
ORTHO NJ LLC	Orthopedic Surgery	\$83,553.74
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	\$65,326.10
LINWOOD	Skilled Nursing	\$63,840.00
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	\$41,733.50
OSPREY REHABILITATION LLC	Physical Therapy	\$40,854.75
SOUTH JERSEY REHAB AND SPINE	Pain Management	\$32,081.65
JERSEY SHORE AMBULATORY SURGICAL CENTER	Ambulatory Surgical Center	\$29,946.10
Grand Total		\$864,424.75

COUNTY OF ATLANTIC		
Provider	Specialty	Allowable
SHORE MEDICAL CENTER	Hospital	\$175,218.03
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	\$117,123.59
ORTHO NJ LLC	Orthopedic Surgery	\$79,842.74
LINWOOD	Skilled Nursing	\$63,840.00
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	\$45,844.70
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	\$44,022.96
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	\$37,180.50
OSPREY REHABILITATION LLC	Physical Therapy	\$36,854.75
SOUTH JERSEY REHAB AND SPINE	Pain Management	\$27,459.90
JERSEY SHORE AMBULATORY SURGICAL CENTER	Ambulatory Surgical Center	\$26,896.10
Grand Total		\$654,283.27

UTILITY AUTHORITY		
Provider	Specialty	Allowable
SHORE MEDICAL CENTER	Hospital	\$100,859.26
FERNANDO DELASOTTA MD PA	Orthopedic Surgery	\$57,653.03
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	Orthopedic Surgery	\$19,481.40
HEALTH MEDICAL ASSOCIATES	Urgent Care	\$15,094.13
ATLANTICARE SURGERY CENTER	Ambulatory Surgical Center	\$12,212.04
NEW JERSEY HEALTHCARE SPECIALISTS	Anesthesiology	\$5,352.00
SOUTH JERSEY REHAB AND SPINE	Pain Management	\$4,621.75
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	Physical Therapy	\$4,553.00
OSPREY REHABILITATION LLC	Physical Therapy	\$4,000.00
TWIN BORO PHYSICAL THERAPY	Physical Therapy	\$3,880.00
Grand Total		\$227,706.61



Atlantic County Insurance Commission

Workers' Compensation Claims Reported

07/01/2026 - 08/31/2026

Month of Loss	Claim Type	Atlantic County Utility Authority	County of Atlantic	Improvement Authority	Grand Total
July	Incident Only	0	2	0	2
July	Indemnity	0	3	0	3
July	Medical Only	2	8	0	10
August	Incident Only	0	3	0	3
August	Indemnity	1	3	0	4
August	Medical Only	3	7	0	10
Grand Total		6	26	0	32

Insurance Agencies, Inc.

Atlantic County Insurance Commission

Risk Management Consultant Report

To: Atlantic County Insurance Commission

From : Risk Management Consultants

Date: September 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 Coverage.

	Full Year 2025		YTD 2026 (8 months)	
	<u>#Claims</u>	<u>%</u>	<u>#Claims</u>	<u>%</u>
Auto/Auto PD	28	6%	18	11%
GL/EPL/POL	133	31%	36	21%
Property	60	14%	9	5%
Work Comp	210	49%	105	63%
Totals	431	100%	168	100%

Activities since July's meeting:

- Finished up the 2027 Renewal Process
- Reviewed 22 Filed Complaints and Tort Claim Notices since last meeting
- Reviewed YTD Loss Runs from CRC
- Brigantine Promenade added as location to ACIC
- Reviewed Insurance specs for Picnic area improvements at Lake :Lenape

MEL Bulletins

Hurricane Preparedness Best Practices
Severe Weather Recovery

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SAFETY DIRECTOR BULLETIN



HURRICANE PREPAREDNESS BEST PRACTICES

The 2026 Hurricane Season is upon us. The National Oceanic and Atmospheric Administration (NOAA) predicts a 35% chance of a near-normal season, a 10% chance of an above-normal season, and a 55% chance of a below-normal season. NOAA is projecting:

- 8 to 14 Named Storms (top winds of 39 mph or higher), including:
- 3 to 6 Hurricanes (top winds of 74 mph or higher), of which:
- 1 to 3 could be Major Hurricanes (Category 3, 4, or 5; winds of at least 111 mph)

2026 Atlantic Cyclones Names

Arthur	Edouard	Isaias	Marco	Rene
Bertha	Fay	Josephine	Nana	Sally
Cristobal	Gonzalo	Kyle	Omar	Teddy
Dolly	Hanna	Leah	Paulette	Vicky

Acting NOAA Administrator Laura Grimm reminded us, "As we witnessed last year with significant inland flooding from hurricanes Helene and Debby, the impacts of hurricanes can reach far beyond coastal communities." All New Jersey communities must prepare for the impacts of high winds and flood waters.

While law enforcement, fire, EMS, public works, and other departments will be called upon and must be prepared to assist their communities, leaders of these organizations must also prepare for the possibility that they may be the ones affected by a storm. Leaders are reminded of their obligation to protect their own so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Best practices include:

1. Discuss claim reporting procedures with your risk manager. Ensure there is a clear reporting procedure from the person finding the storm damage to the department's and Fund's claim representatives. Work with risk managers to identify possible insurance gaps and discuss areas of exposure.
2. Develop an Operations Continuity Plan. Identify the department's critical functions and infrastructure. Safeguard vital records.
 - a. Create mutual aid pacts and vendor lists to provide services or replace infrastructure affected by stormwater or wind.
 - b. If the facility is in a historically vulnerable area, consider relocating just before the storm hits.
 - c. Take pictures of the building and essential equipment.
3. Develop salvage response and mitigation plans. Protect property from further damage when possible by quickly restoring power and fire-protection systems, repairing leaks, and providing temporary support.
4. Survey the grounds and exterior of the building for loose objects and properly secure them. Trim trees from the building. Secure sheds and other outbuildings.
 - a. Gather mitigation resources such as sandbags, food & water, sundry personal items, plastic sheeting, duct tape, extra mops, and squeegees.
 - b. Make sure gasoline or diesel generators' fuel tanks are full.
 - c. Make sure utility shut-offs are labeled, and occupants know the locations.

¹
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.

5. Inventory routine, emergency, and backup equipment. Test emergency and backup equipment.
 - a. Perform routine maintenance on chainsaws, pumps, and other restorative equipment. Sharpen blades. Buy extras.
 - b. Verify contact information for employees. Distribute updated contact information to stakeholders.
6. Prepare your personnel – Workers must be trained to respond to storm conditions properly. Encourage them to have Go Bags.
 - a. Remind employees that as the storm nears, they should sleep, eat, and hydrate themselves to prepare for a strenuous period.
7. Prepare workers' families – Essential personnel cannot be available or effective if their families are not cared for. Leaders must work with the Administration, Human Resources, banks, Red Cross, etc., to ensure families are safely evacuated and cared for before the approaching storm. Consider distributing the [Red Cross's Family Disaster Plan](#) form to assist with their planning.

There are several resources available to help planners.

- OSHA provides a [Hazard Exposure and Risk Assessment Matrix](#) with information on many of the most common and significant additional hazards that response and recovery workers might encounter when working in an area recently devastated by a hurricane. The Matrix is designed to help employers make decisions during their risk assessment that will protect their workers working in hurricane-impacted areas.
- [Ready.gov](#) has excellent hurricane planning tools for businesses and families.
- N.J. Office of Emergency Management produced a [New Jersey Hurricane Survival Guide](#) for local information.
- [MSI Infographic: Prepare Your Department & Family for Hurricanes & Severe Weather Events](#)



SAFETY DIRECTOR BULLETIN



SEVERE WEATHER CLEAN-UP & RECOVERY BEST PRACTICES

In the aftermath of hurricanes, tornadoes, flash floods, Derechos, and other severe weather, many public agencies will conduct post-storm recovery and clean-up operations. Immediate recovery operations may occur on flooded streets, streets blocked by downed trees and wires, and in conjunction with other agencies, such as water rescue teams from distant towns that are unfamiliar and have different operational procedures. Long-term operations typically involve vegetation and debris removal, mud clean-up, and potential exposures to hazardous material releases, carbon monoxide from temporary generators, mold, and asbestos. Let us discuss many common hazards found in post-storm clean-up and recovery operations and provide resources to increase safety for the employees involved.

Immediate Response, Rescue, and Recovery Phase

- Before beginning operations, it must be safe for responders to resume operations. Agencies should have pre-determined criteria for terminating and resuming operations. Consider such factors as wind speed and localized flooded areas.
- Know your responsibilities and lines of communication under your agency's Incident Command System (ICS). Working within the structure of the local and county ICS will ensure a safe and efficient recovery operation among the many responders. Freelancing during a post-storm environment is dangerous.
- Many severe weather events are widespread, which means lots to do and scarce initial resources. Prioritize rescues and critical infrastructure to support rescue operations. Immediate rescue and making areas safe for rescuers and residents will demand most of your attention and resources. Property conservation is a distant secondary consideration without an immediate life-safety benefit.
- Be alert for hidden dangers such as structural instability, live electrical wires, solar panels, confined spaces, and deep or moving water. Carbon monoxide is an invisible killer during this phase, as most power will be from generators or gasoline/propane appliances being used indoors. Propane tanks and other containers of hazardous materials may have broken free and moved about in the floodwaters. Raw sewage may be present.
- Don't forget the obvious dangers of dehydration, exhaustion, and heat stress. Rescuers will want to work past the point of personal safety or effectiveness. Leaders are responsible for providing rest breaks, food, and liquids for their teams.
- Damage assessment teams will need support and guidance from the Emergency Operation Center.
- Residents and business owners will need consistent and constantly updated information from local leaders.
- Drones are becoming a more common tool among responders and damage assessment teams.

Longer-term Clean-up and Recovery Phase

As the immediate rescue and scene-safety operations conclude, considerations will turn to bringing the organization and community back to normal.

- Hold at least daily briefings among operational leaders. In the early recovery phase, operations may be around the clock. 12-hour shifts are common for the first days. Twice daily shift briefings should be conducted during these times.

¹
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- The need for frequent public updates will continue. Establish a routine delivery mechanism for providing information to the public. Consider alternative mechanisms for individuals with special needs. Road closures, boil water advisories, disaster services, ice and water, and more will be critical information for the community. If local leaders do not provide timely information, misinformation will fill the void.
- Provide an ample supply of personal protective equipment (PPE) for rescuers. This can be challenging for extended operations. Conduct a Job Hazard Analysis to determine the type and level of protective equipment needed as conditions change: Stockpile abrasion-resistant and water-resistant gloves, safety glasses, and hearing protection. Ballistic nylon or Kevlar leg protection must be worn by chainsaw users when on the ground. Respiratory protection may be needed for mold or nuisance dust.
- For operations that must be carried out in floodwater, assume the water is contaminated with raw sewage, bacteria, or hazardous chemicals. Evaluate alternatives to working in water. If workers must stand in water, provide adequate protection with water-impervious clothing.
- Multiple downed trees will need to be cleared to reopen roads. Prioritize primary routes. Can trees be moved/pushed off the road to facilitate recovery operations and later disposed of? Overlapping fallen trees and trees resting on houses present hazards that many public agencies do not normally handle. Analyze the situation and get assistance when needed. OSHA provides an Inspection Guidance document that is an excellent resource.
- The local energy provider will restore electrical power. Assume any downed power line is energized until the power company confirms it is safe. Stay in contact with the local Emergency Operations Center and the municipal or county Office of Emergency Management.
 - The lack of electricity may mean the extensive use of emergency generators. Permanent generators may supply all the circuits of a building or a select few. Facility personnel should know exactly what circuits emergency generators supply as part of the facility's Lock Out / Tag Out Plan.
 - Portable generators present several risks. Carbon monoxide will remain a hazard to rescuers, residents, and business owners as recovery operations proceed without electricity having been restored yet. Residents and business owners will attempt to return to service by connecting their generators to their home and business electrical panels. Doing this incorrectly can lead to back-feeding electricity into the service side of the panel, creating a hazard for workers. Gas shortages can lead to hoarding gasoline and improper storage containers. Flammable liquid explosions and fires are a real possibility.
- Handling household, business, and public property damaged from the storm and flooding will present a significant challenge for public leaders. The regulations for routine debris management may be suspended for emergency clean-up. The New Jersey DEP may issue Emergency Debris Management rules and regulations. Communities often set up temporary debris management areas to collect items from their streets.
- Collecting tons of waterlogged, bulky, and heavy items will be another challenge for public works employees. Protect your employees from musculoskeletal injuries by working in teams and using mechanical aids, such as liftgates and backhoes, when possible.
- Shelters must be supplied with food, water, and other services. At some point, the decision to close them will need to be made. Both functions will be complicated when the shelter houses individuals with special needs. Communities will need to coordinate with shelter managers, such as the American Red Cross.
- Domestic and farm animals will need to be cared for. Local Emergency Management officials have an Animal Annex. Unfortunately, not all animals will survive. These animals must be removed and disposed of quickly before they become a health hazard.
- National and State officials may wish to tour the affected area. This will require additional resources to provide the needed security.
- Emotional support services for residents and responders should be made available and advertised.

APPENDIX I

MEETING MINUTES

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

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	<u>PERMA Risk Management Services</u> Brad Stokes
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Claims Administrator	<u>Claims Resolution Corporation</u> Monette Galello Kim DeLaurentis Candace Jorden
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PERMA Claims
Kerin Drumheiser – By Phone

Vanguard Claims
Sarah Mentzer – By Phone

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	N. Lynne Hughes Arthur Murray
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Treasurer	Bonnie Lindaw – Not Present
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Safety Director	<u>J.A. Montgomery Risk Control</u> Glenn Prince
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Risk Management Consultant	<u>Insurance Agencies, Inc.</u> Michael Ridge Gene Siracusa
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ALSO PRESENT:

Brandon Tracy, PERMA
Chandra Anderson, Atlantic County

July 10, 2026

Atlantic County Insurance Commission OPEN Minutes

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 8, 2026.

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

CORRESPONDENCE: None.

TREASURER: Bonnie Lindaw was not present and Commissioner Robbins presented the Treasurer's bank reconciliation report through June 2026. The admin account balance is \$16,465,343.13. Interest earned to date is \$118,021.68. The workers' compensation account has \$472,958.58 in outstanding checks. Interest earned to date is \$2,269.53. The general liability account has \$5,444.01 in outstanding checks. Interest earned to date is \$319.66.

Resolution 18-26 is the July Bills List which includes quarterly payments to the professionals from fund year 2026. The payments are in line with budgeted amounts and the Treasurer recommended approval. There were no questions.

MOTION TO APPROVE RESOLUTION 18-26 THE JULY BILLS LIST.

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

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

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

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

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

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

CERTIFICATES OF INSURANCE: There were three certificates issued for the month of May 2026.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The Commission's agreements with the Actuary, Auditor, Defense Panel, Executive Director, Risk Management Consultant, Claim Administration and Managed Care Services all expire as of December 31, 2026. The Fund Office will prepare and advertise RFP's for Actuary, Auditor, and Defense Panel. The County will prepare and advertise RFP's for Executive Director, Risk Management Consultant, Claim Administration and Managed Care Services.

MOTION TO APPROVE THE FUND OFFICE TO ADVERTISE FOR PROFESSIONAL SERVICES.

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

Atlantic County's three year membership with the New Jersey Counties Excess Liability Joint Insurance Fund expires as of December 31, 2026. The Fund Office will be sending sample resolutions and agreements to the member entities.

The CEL held their last meeting on June 26, 2026. The excess pollution liability coverage is now available. Commissioner Kessler noted that the ACUA's managed property of Pinelands Park must be added as a covered location. The CEL voted to continue reimbursing Commissions for the annual property appraisals, a program our Commission has maintained since 2016. Additionally, the CEL will be providing property risk assessments through Chubb/Zurich for the members' highest value properties. An email will be sent to the member entities.

Mr. Stokes noted a special meeting will be scheduled to bind the pollution coverage. The next meeting of the CEL will be held on September 18, 2026.

The Finance Committee met on June 17, 2026.

The JIF renewal process through Origami has begun. Members are requested to begin gathering the pertinent information.

Property appraisals by Centurisk are tentatively scheduled to begin on July 27, 2026. The company will be in contact with the member entities shortly.

The Commission's financial fast track reports for February show the deficit at \$5.4 million with cash on hand of \$16.4 million.

The CEL's financial fast track report for March shows a surplus of \$18.5 million and \$36 million in cash.

The claims activity report for April shows nine more open claims. There were 11 less open workers' comp claims and 13 more open general liability claims.

CLAIMS SERVICES: Kerin Drumheiser participated by phone and presented the claims services report. The procedure for property damage claims has changed for all member entities to report their property claims to the local TPA, CRC for our Commission, and then CRC will report property claims to Vanguard for handling. This will streamline the process and manage the deductibles.

Also, a reminder to report all potential subrogation as soon as possible. We do not want to miss an opportunity for possible recovery. A memo will be issued to member entities in the near future.

July 10, 2026

Atlantic County Insurance Commission OPEN Minutes

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

The Safety Committee meeting was held on July 8, 2026. Heat illness prevention was a key topic. The next meeting will be held on October 9, 2026 via Zoom.

Mr. Prince also noted the deadline for safety grant submissions is August 1, 2026. The grant for 2026 is \$130,000 to be shared among ten counties. Not all counties submit requests, so send in your proposals. Also, if the proposal is over \$17,500, make sure the vendor is on State contract.

MANAGED CARE: Kim DeLaurentis of CRC presented the managed care reports. Workers' comp billing through the month of June shows 365 bills were processed. They were billed at \$433,971, and paid \$184,998, representing \$248,972 (57%) in savings. PPO penetration is at 92%. The top two facilities are Shore Medical Center and AtlantiCare Surgery Center. The top two medical providers are Shore Orthopedic and Dr. Delasotta. The month of June had 21 claims reported, ten for the ACUA and 11 for the County.

CLAIMS - CRC: Kim DeLaurentis of CRC provided the claims services report. She reported 19 claims from CRC were reviewed during Executive Session. Vanguard presented one claim and Arthur Murray presented two claims. Questions were presented and answered. Ms. DeLaurentis requested a motion for approval of all the PARs as reviewed and approved.

MOTION TO APPROVE 20 PARs AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

RISK MANAGER'S REPORT: Gene Siracusa of Insurance Agencies presented the Risk Manager report of activities through July. Mr. Siracusa reported they continue monitoring the claims experience for 2025 vs. 2026. The managers also reviewed loss control inspections from April and May, worked with the Improvement Authority on a new building project, and began work on the 2027 JIF renewals. They also included two JA Montgomery safety bulletins on ear bud use and head protection.

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

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

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

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko

Second: Commissioner Kessler

Vote: 3 Ayes

MEETING ADJOURNED: 12:18 P.M.

Minutes prepared by: Chandra Anderson, Secretary