****PLEASE NOTE THE MEETING TIME IS 3:30PM*****

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
MEETING AGENDA
Thursday, July 30, 2026
3:30 PM
Via Zoom Audio/Video

Dial-In (929) 205 6099 followed by Meeting ID 983 6922 6449#
(*no passcode is required*)
OR
Via Computer
https://permainc.zoom.us/j/98369226449
Meeting ID: 983 6922 6449
*****Please note there is no passcode, as a waiting room has been enabled*****

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

The New Jersey Counties Excess Joint Insurance Fund will conduct its July 30, 2026, meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by (1) sending sufficient notice herewith to the South Jersey Times and the Star Ledger (2) and filing advance written notice of this meeting with the members.

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
MEETING AGENDA
July 30, 2026
3:30 PM – VIA ZOOM AUDIO/VIDEO

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF FUND COMMISSIONERS**

- ☐ **CORRESPONDENCE: ....NONE**

REPORTS

- ☐ **EXECUTIVE DIRECTOR'S REPORT – PERMA Risk Management Services**
  .Executive Director Report ....**Page 1**

- ☐ **CLOSED SESSION (*if necessary)***
  .Resolution 30-26 Closed Session .... **Page 9**
  Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **NEXT MEETING: Friday, September 18th at 9:30am – *virtual***
- ☐ **MEETING ADJOURNMENT**
  - ☐ **MOTION TO ADJOURNMENT**

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: July 30, 2026

Memo to: Fund Commissioners
New Jersey Counties Excess Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

Excess Pollution Liability Quote: At the June 26, 2026 fund meeting, the Underwriting Manager presented an excess and drop in coverage quote from Berkley (Admiral) amending the odor exclusion in the JIFs underlying Allied World Assurance Company's (AWACs) pollution policy to include coverage for Odor/Atmospheric Migration. Fund Office canvassed membership confirming all landfills, transfer stations, wastewater sites are included on the schedule prior to binding coverage. Included on **page 2** is a list of the 17 member entity locations quoted. Underwriting Manager secured four quote options with an annualized premium for consideration.

Option #1 – 1 Year Policy - $10m limit with a $5m retention for Odor/Atmospheric Migration at $285,000

Option #2 – 1 Year Policy - $15m limit with a $5m retention for Odor/Atmospheric Migration at $359,085

Option #3 - 15 Month Policy - $10m limit with a $5m retention for Odor/Atmospheric Migration at $356,250

Option #4 – 15 Month Policy - $15m with a $5m retention for Odor/Atmospheric Migration at $448,856.25

The premium was allocated utilizing a facility-type weighted methodology which assigned a relative odor exposure based on its operational type, in addition to factoring in loss history and proximity to residential locations. The premium allocation is on **page 3**.

- ❑ **Motion to authorize the Underwriting Manager to bind Option __________ of the Excess Pollution Liability Quote.**

Third Party Claims (TPA) Administrator Request for Proposal (RFP): The Fund's contract with Claims Resolution Corporation (CRC) for Claims Administration (WC & Managed Care) will expire on September 25, 2026. The RFP was issued on Friday July 17, 2026 with a deadline to submit responses by August 11, 2026.

Following the submission deadline, the Fund office will work at the direction of the Fund Attorney and the Fund's Qualified Purchasing Agent (QPA) to set up a sub-committee to review responses to make a recommendation at the next NJCE meeting scheduled for Friday September 18, 2026, at 9:30AM.

2027 Underwriting Renewal: Please be advised the annual renewal was launched on Monday July 27th with a deadline to complete by Friday September 4th. The renewal is being managed via Origami to update exposures, BrokerBuddha to update ancillary coverages and OneDrive to provide reports requested by the Underwriting Manager. As a reminder, the Fund contracts with PKF O'Connor Davies to conduct certified payroll audits/headcounts and provides this information to members as well as the Fund office to import into Origami. Enclosed on **pages 4-8** is a copy of the email being sent to members and a renewal memorandum from the Underwriting Manager.

Coverage

- Excess / DIC / DIL of the NJCE's Pollution policy.
  - I.E., if odor was excluded in the primary, this policy drops down to primary.
- Includes Odor and Atmospheric Migration

Locations:

Member	Name of Facility	Type of Facility	Address
Atlantic County Utility Authority	Hanneman Environmental Park	Landfill / Transfer Station	6700 Delilah Road, Egg Harbor Township, NJ 08234
Atlantic County Utility Authority	City Island Plant	Wastewater	1801 Absecon Boulevard, Atlantic City, NJ 08401
Atlantic County Utility Authority	Pineland Park Facility	Former Landfill	3024 Ocean Heights Ave, Egg Harbor Twp, NJ 08234
Burlington County	Burlington County Resource Recovery Complex	Landfill	22000 Burlington-Columbus Road (Route 543), Columbus, NJ 08022
Burlington County	Burlington County Resource Recovery Complex	Wastewater	16 Deer Rd, Bordentown, NJ 08505 (Same Complex as above)
Burlington County	Burlington County Resource Recovery Complex	Composting Facility	800 Co Co Lane, Columbus, NJ 08022 (Same Complex as above)
Camden County Municipal Utilities Authority		Wastewater	200 Jackson Street, Camden, NJ 08104
Camden County Pollution Control Financing Authority	Pennsauken Sanitary Landfill	Landfill	9600 River Road, Pennsauken, NJ 08110
Cumberland County Utility Authority		Wastewater	333 Western Avenue, Bridgeton, NJ 08302
Gloucester County Improvement Authority	Gloucester County Solid Waste Complex	Landfill	503 Monroeville Road, South Harrison Township, NJ 08062
Gloucester County Utilities Authority		Wastewater	2 Paradise Road, West Deptford, NJ 08066
Mercer County Improvement Authority		Transfer Station	1609 North Olden Avenue, Ewing, NJ 08638
Monmouth County	Monmouth County Reclamation Center	Landfill	6000 Asbury Avenue, Tinton Falls, NJ 07753
Monmouth County	Howell Landfill	Landfill	2921 Lakewood Allenwood Road, Howell, NJ
Monmouth County	Belford Landfill	Landfill	Center Avenue, Middletown, NJ
Ocean County	Southern Recycling Center	Transfer Station	379 Haywood Rd., Stafford, NJ 08050
Ocean County	Northern Recycling Center	Transfer Station	601 New Hampshire Ave., Lakewood, NJ 08701

PREMIUM ALLOCATION

One Year Policy

Option 1 $10M Limit with a $5m retention for Odor/Atmospheric Migration

Member	Allocation %	Premium
Atlantic County Utility Authority	24.20%	$68,970.00
Monmouth County	19.32%	$55,062.00
Burlington County	13.92%	$39,672.00
Ocean County	9.46%	$26,961.00
Camden County Pollution Control Financing Authority	8.11%	$23,113.50
Gloucester County Improvement Authority	8.11%	$23,113.50
Mercer County Improvement Authority	4.73%	$13,480.50
Camden County Municipal Utilities Authority	4.05%	$11,542.50
Cumberland County Utility Authority	4.05%	$11,542.50
Gloucester County Utilities Authority	4.05%	$11,542.50
Total		**$285,000**

Option 2 $15M Limit with a $5m retention for Odor/Atmospheric Migration

Member	Allocation %	Premium
Atlantic County Utility Authority	24.20%	$86,898.57
Monmouth County	19.32%	$69,375.22
Burlington County	13.92%	$49,984.63
Ocean County	9.46%	$33,969.44
Camden County Pollution Control Financing Authority	8.11%	$29,121.79
Gloucester County Improvement Authority	8.11%	$29,121.79
Mercer County Improvement Authority	4.73%	$16,984.72
Camden County Municipal Utilities Authority	4.05%	$14,542.94
Cumberland County Utility Authority	4.05%	$14,542.94
Gloucester County Utilities Authority	4.05%	$14,542.94
Total		**$359,085**

15 Month Policy

Option 3 $10M Limit with a $5m retention for Odor/Atmospheric Migration

Member	Allocation %	Premium
Atlantic County Utility Authority	24.20%	$86,212.50
Monmouth County	19.32%	$68,827.50
Burlington County	13.92%	$49,590.00
Ocean County	9.46%	$33,701.25
Camden County Pollution Control Financing Authority	8.11%	$28,891.88
Gloucester County Improvement Authority	8.11%	$28,891.88
Mercer County Improvement Authority	4.73%	$16,850.63
Camden County Municipal Utilities Authority	4.05%	$14,428.13
Cumberland County Utility Authority	4.05%	$14,428.13
Gloucester County Utilities Authority	4.05%	$14,428.13
Total		**$356,250**

Option 4 $15M Limit with a $5m retention for Odor/Atmospheric Migration

Member	Allocation %	Premium
Atlantic County Utility Authority	24.20%	$108,623.21
Monmouth County	19.32%	$86,719.03
Burlington County	13.92%	$62,480.79
Ocean County	9.46%	$42,461.80
Camden County Pollution Control Financing Authority	8.11%	$36,402.24
Gloucester County Improvement Authority	8.11%	$36,402.24
Mercer County Improvement Authority	4.73%	$21,230.90
Camden County Municipal Utilities Authority	4.05%	$18,178.68
Cumberland County Utility Authority	4.05%	$18,178.68
Gloucester County Utilities Authority	4.05%	$18,178.68
Total		**$448,856.25**

Nancy A Ghani

From: Nancy A Ghani
Sent: Tuesday, July 28, 2026 1:51 PM
To: [redacted]
Cc: [redacted]
Subject: NJCE JIF – 2027 Underwriting Renewal Information
Attachments: 2027 Renewal - Underwriting Memo.pdf

Afternoon

This email is being sent to provide additional information on the 2027 NJCE JIF Renewal process, which will be completed via Origami, BrokerBuddha and OneDrive.

***

Origami

The annual underwriting process to update locations, vehicles, autos, etc. is completed via Origami, which has been launched on **Monday July 27, 2026** and the **deadline to complete is Friday September 4, 2026.**

Email will appear as:
Jerry Primamore <notifications@origamirisk.com>
Date: Monday July 27, 2026
Subject: 2027 NJCE Underwriting Renewal

PLEASE NOTE & RESPOND: In June 2026, the NJCE Board of Commissioners agreed with a recommendation to implement a **Property Risk Engineering** program to address an uptick in property losses largely due to potential maintenance issues. Each member's largest location was initially identified by the Underwriting Manager out of Origami to obtain the proposals and quotes.
By 9/4/26 - we are asking each member to identify three (3) of their preferred locations for inspection.

Broker Buddha

The *Optional Ancillary Coverage Applications* are completed online via Broker Buddha. If your entity opted for optional ancillary coverages in the current year (2026) then the expiring data has been saved into Broker Buddha for reference as you complete the 2027 applications.

There is no login information just begin entering information at the following link; links are provided to unique Users:

[redacted]

[redacted]

[redacted]

If you have any questions completing the Optional Ancillary Coverage Applications, please contact the below from the Underwriting Manager Service Team:
Rachel Perry rperry@connerstrong.com
Muhammad Hernandez mahernandez@connerstrong.com
William Ward wward@connerstrong.com

OneDrive

Important coverage reports, policies & procedures, financials, etc. are collected annually via secure OneDrive.

Please use the below **OneDrive link** to upload the necessary documents and note these instructions from the Underwriting Manager:

[redacted]

- Bridge Reports: Please review and provide any updates. New reports should be available every two years.
- Dam Reports: Please review and provide any updates. New reports should be available every two years.
- Jail Reports: Please have each Jail provide 2025 reports.
- Law Enforcement Policies & Procedures: Please review and provide any updates as adopted.
- Sexual Abuse Policies: Please review and provide any updates as adopted.
- Schedule of Chosen Counsel: For members that purchase POL/EPL through the Chubb program, workbooks are included containing current counsel and rates; please make any needed updates.
- Medical Malpractice Workbook: For members that purchase Medical Malpractice, workbooks are included that contain two tabs with exposures and insured medical practitioners to be updated.
- Financials & Actuarial Reports: Please provide the most up to date audit.

Lastly, attached please find a memo on the 2027 Renewal from the Underwriting Manager.

Please reach out to the Fund office if you have any questions.

Thank you,
Nancy

Nancy A Ghani
Vice President, Account Executive PERMA

PERMA Risk Management Services
TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102
Mailing Address: P.O. Box 99106 | Camden, NJ 08101
P 201-518-7029 F 856-242-2170
nancyg@permainc.com | permainc.com

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2027 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry. The market has softened significantly over the last two years yielding positive results from a rate and coverage standpoint. Specifically, for the NJCE we have had a number of large losses this year already so we can expect carriers to be looking for rate at renewal.

- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase ("social inflation"); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the "Judicial Hellholes" list and #2 in tort costs as a percentage of state GDP. Our primary carrier Safety National has indicated in years past that they will be pushing for higher fund retentions, meaning the NJCE could see a higher attachment point to the market for the 2027 renewal. We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity. It is critical that the following items on file be reviewed and any updates be provided:

    - Bridge Reports: New reports should be available every 2 years.
    - Dam Reports: New reports should be available every 2 years.
    - Jail Reports; New reports should be available every 1 year.
    - Law Enforcement Policies and Procedures: Provide any updates as adopted
    - Sexual Abuse Prevention Policies: Provide any updates as adopted

- ✓ **Workers' Compensation** – We are all intimately aware of our Workers' Compensation history, but it is worthwhile noting New Jersey is #1 in Workers' Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.

- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It's critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).

- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars. We ask that any member participating in the Chubb program review their panel counsel list and advise any updates

- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and restrictive terms and conditions. We are however in the middle of a multi-year policy

- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases. We ask that the Medical Malpractice Exposure Workbook be reviewed by all members.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

Other Reminders

- ✓ **Applications** – As with last year's renewal the underwriting manager is utilizing Broker Buddha for the application process. Timely submissions of applications will be critical.

- ✓ **E-Bikes** – Motorized Bicycles / Electric Motorized Bicycles (throttle-assisted, >20mph): should be scheduled in Origami as automobiles, since they are subject to auto liability insurance requirement

- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.

- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over $25m project value must be separately underwritten, so submit the application early.

- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.

- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.

- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.

- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically $500,000.

- ✓ **Financials** – Provide your most recent audited financials and current interim financials.

- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

Insurance, Risk Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com

Conner Strong & Buckelew

@connerstrongbuckelew

Conner Strong & Buckelew

@connerstrong

CONTACT

CONNER STRONG & BUCKELEW

Edward Cooney
Partner, Managing Account Executive
Underwriting Manager
973-659-6424
ecooney@connerstrong.com

Jonathon Tavares
Account Executive
Deputy Underwriting Manager
856-614-4493
jtavares@connerstrong.com

Rachel Perry
Senior Account Manager
856-479-2128
rperry@connerstrong.com

Muhammad Hernandez
Account Manager
856-446-9284
mahernandez@connerstrong.com

William Ward
Account Analyst
856-288-1202
wward@connerstrong.com

Austin Rafter
Technical Assistant
856-446-9311
arafter@connerstrong.com

Francine Pipito
Technical Assistant
856-446-9262
fpipito@connerstrong.com

RESOLUTION 30-26

**NEW JERSEY COUNTIES EXCESS INSURANCE FUND COMMISSION
RESOLUTION FOR CLOSED SESSION**

WHEREAS, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

WHEREAS, this public body is of the opinion that such circumstances presently exist; now, therefore,

BE IT RESOLVED by the New Jersey Counties Excess Joint Insurance Fund of the State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.

2. The general nature of the subject matter to be discussed:

   CONTRACTS:

   LITIGATION: 640-023-0000150, 640-013-0004971, 640-023-0001901, 640-014-0004128, NJC00165E,NJC00166E, NJC00171E, NJC00172E, NJC00177E, & NJC00180E

   PERSONNEL:

3. It is anticipated at this time that the above subject matter will be made public when the members of the New Jersey Counties Excess Joint Insurance Fund have made final determination.

4. This resolution shall take effect immediately.

ADOPTED:

____
CHAIRPERSON

ATTEST:

____
SECRETARY