



JAMES A. KOMPANY
Chairman

GREGORY PETZOLD
Executive Director

February 9, 2026

Sent via email to: [REDACTED]

ALTERMAN & ASSOCIATES, LLC
Stuart J. Alterman, Esq.

[REDACTED]

RE: Anthony J. Chamberlin

[REDACTED]
OAL DKT No TYP 06748-24

FINAL ADMINISTRATIVE DETERMINATION

Dear Mr. Alterman:

The Board of Trustees (Board) of the Police and Firemen's Retirement System of New Jersey (PFRSNJ) has reviewed the Initial Decision¹ (ID) of Hon. Kim C. Belin, Administrative Law Judge (ALJ), dated November 20, 2025, as well as Exceptions on behalf of the PFRSNJ Board, filed by Kimberly A. Sked, Esq., December 10, 2025², and Reply to Exceptions on behalf of the appellant, filed by Stuart J. Alterman, Esq., dated December 12, 2025, in the matter of Anthony J. Chamberlin.

At its meeting on January 12, 2026, the Board voted to reject the Office of Administrative Law's (OAL) ID, which recommended reversal of the Board's denial of Mr. Chamberlin's application for Accidental Disability retirement benefits (ADRB).

Findings of Fact and Conclusions of Law as outlined below were presented and approved by the Board at its February 9, 2026 meeting.

FINDINGS OF FACT

Anthony J. Chamberlin began his career as Police Officer with the City of Plainfield in January 2009 and was enrolled accordingly in the PFRS, effective January 1, 2009. He went on to accrue 15 years of service credit before he resigned from Plainfield, effective March 31, 2024.

He filed for ADRB on June 6, 2023, to be effective April 1, 2024. On the *Application for Disability Retirement*, under the prompt for "Disability Comments", he indicated that he [REDACTED]. The accident date was listed as January 30, 2009.

By way of background, Mr. Chamberlin first injured himself [REDACTED]

¹ The Board was granted an extension from the OAL until February 19, 2026 to issue the final decision.

² The Board granted an extension until December 10, 2025 to file exceptions.

[REDACTED] and thereafter assumed full-time duties as a police officer. The member was able to work for several years before he was considered disabled. [REDACTED] Unable to return to his full-time duties after [REDACTED], he filed for ADRB.

At its meeting of February 12, 2024, the Board considered and denied Mr. Chamberlin's application for AD, but granted Ordinary Disability retirement benefits (ODRB). They determined that that the member was totally and permanently disabled from his job duties and was mentally or physically incapacitated from performing his usual or any other duty, the Board found that the incident was identifiable to time and place and that the disability was the direct result of the incident. The Board noted that the event occurred during and as a result of the member's regular or assigned duties. They found that the member's disability was not the result of the member's willful negligence. They also found sufficient evidence to support that the petitioner did not file his application for ADRB within the requisite five-year period due to either delayed manifestation of his disability or circumstances beyond his control. However, the Board determined that the incident was not undesigned and unexpected. Consequently, the member did not meet the requirements for ADRB, but because he was totally and permanently disabled from his job duties, he qualified for ODRB, which they granted effective April 1, 2024.

On May 13, 2024, the Board approved Mr. Chamberlin's request for a hearing. The matter was transmitted to the OAL as a contested case pursuant to N.J.S.A. 52:14B-1 to -15 and N.J.S.A. 52:14 F-1 to -13. Subsequent to a hearing in the OAL, the ID was issued on November 20, 2025. The ID concluded that Mr. Chamberlin met his burden to demonstrate that the incident of January 30, 2009, meets the "undesigned and unexpected" standard as set forth in Richardson v. Bd. Of Trs., Police and Firemen's Ret. Sys., 192 N.J. 189 (2007) and, therefore, the denial of his application for ADRB should be reversed.

Pursuant to N.J.S.A. 52:14B-10(c), the recommended decision may be adopted, modified or rejected by the PFRSNJ Board, which by law is authorized to make a final decision in this matter. The Board rejects this conclusion for the following legal reasons.

LEGAL CONCLUSIONS

In its determination that the incident was undesigned and unexpected, the ID found that Mr. Chamberlin met his burden to meet the standard when he [REDACTED]

[REDACTED] The incident simply does not qualify as undesigned and unexpected pursuant to the standard and does not rise to the level required to receive an extraordinary benefit such as ADRB.

The undesigned and unexpected standard, as set forth in Richardson, allows that the accident or incident may be found "in an unanticipated consequence of an intended external event if that consequence is extraordinary or unusual in common experience." The ALJ is persuaded by Chamberlin's argument that [REDACTED] but fails to apply the law to the substantial, credible evidence in the record demonstrating how the incident satisfied the requirement. The ID fails to explain what about the incident was extraordinary or unusual in common experience or why an accident may be found in an unanticipated consequence of an intended external event if that consequence is extraordinary or unusual in common experience.

The ID fails to explain how [REDACTED]
[REDACTED] It fails to explain how the unanticipated
consequence, in this case [REDACTED] of an intended external event, [REDACTED]
[REDACTED] is extraordinary or unusual in common experience.

Also, the ID improperly conflates the Respondent (the PFRSNJ Board) with [REDACTED]
[REDACTED] an error of fact and law. The ID finds that because the Respondent did not call
[REDACTED]
[REDACTED] To be clear, the burden of proof in this matter rests with the Petitioner, not the
Respondent. Moreover, the Respondent administers the public pension fund but has no role in [REDACTED]
[REDACTED] Accordingly, the findings in the ID in this regard are factually erroneous and are
therefore rejected.

CONCLUSION

For the foregoing reasons, Mr. Chamberlin's ADRB application is denied; he will continue to receive ODRB. This correspondence shall constitute the Final Administrative Determination of the PFRSNJ Board of Trustees.

You have the right, if you wish, to appeal this final administrative determination to the Superior Court of New Jersey, Appellate Division, within 45 days of the date of this letter in accordance with the Rules Governing the Courts of the State of New Jersey.

Sincerely,



Susan Barrett
Board Secretary
Police and Firemen's Retirement System of New Jersey

G-5/sb

c: Anthony Chamberlin
Nels Lauritzen, Esq., PFRSNJ Director of Legal Affairs (ET); Kimberly A. Sked, Esq. PFRSNJ Staff Attorney;
D. Lewis; A. Saco