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September 2026

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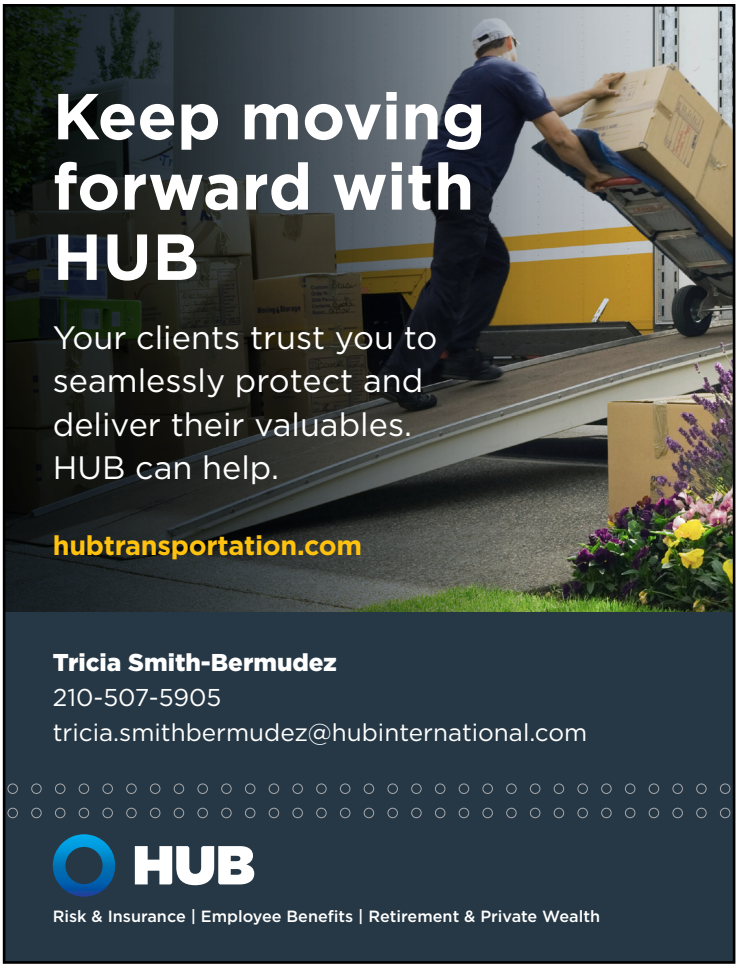
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FROM YOUR EXECUTIVE DIRECTOR



It's hard to believe we are already heading into the end of summer, and our Annual Convention is right around the corner!

NJWMA's 57th Annual Convention is September 23 & 24 at the Tropicana in Atlantic City. If you haven't registered yet, please don't wait. We have a great two days planned, and I really want to see as many of our mover members there as possible.

Our hotel room rate is only $55 per night, and the deadline to reserve your room is September 1st. I am trying to get an extension, but there are no guarantees. You can always cancel if something changes, so book your room now. Click this LINK to reserve your room.

Our exhibitors are sold out and continue to show up and support this Association year after year. Now I need our movers to show up too!

I have also been getting a lot of calls from members about insurance. Movers are being dropped, seeing huge increases or having difficulty finding coverage. I reached out to our NJWMA insurance members to find out what is happening and what movers can do to help themselves. Please read "Why Is Insurance Getting So Difficult for Movers?" on pages 18 & 19.

We are also working with other State Moving Associations on the high insurance requirements being placed on movers by apartment, condominium and commercial buildings. I will keep you updated as that moves forward.

Finally, on August 25th, I participated in a CIANJ meeting with New Jersey Labor Commissioner Kevin Jarvis regarding the independent contractor regulations. I submitted questions on behalf of our moving industry, particularly about the ABC test and owner-operators.

They made it clear that the existing ABC prongs are not changing. If you use independent contractors or owner-operators, please read my full recap on page 26, which also includes links to several cases and NJDOL resources discussed during the meeting.

There is a lot happening right now, and these are exactly the types of issues your Association should be working on for you.

As always, if you are having an issue, call me. If I don't have the answer, I'll do my best to find someone who does.

And please register for convention and book that $55 room! I hope to see you in Atlantic City.

With appreciation, *Tracy Brito Denora* tracy@njwma.org | 732.341.3934

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Making Time for What Matters



"At our Board meeting last month, our Chairwoman, Cindy Myer, brought up something that really stuck with me: the importance of taking time away from work and making time for family.

It made me think about how much things have changed. When I worked for my family's moving company back in the 1980s, summer was our busy season, and any mover taking a vacation during the summer was basically unheard of. You worked. That was just the way it was, especially in the moving industry.

Fast forward to today. I can send an email to our members during the summer and immediately get several automatic replies saying, "I'm on vacation." And you know what? I think that's a great thing.

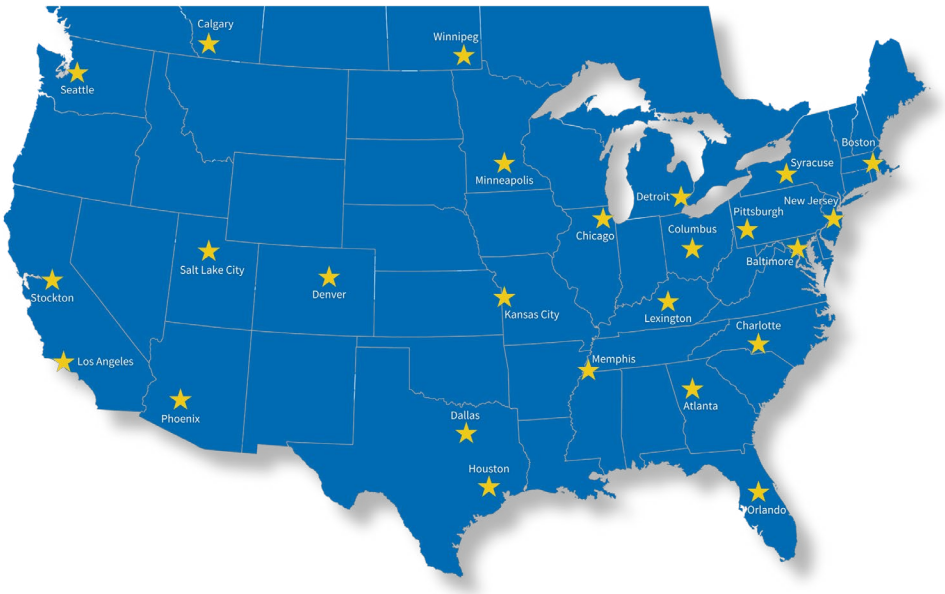
Our industry will always be demanding, especially during the busy season. There will always be another move, another phone call, another problem to solve and another email waiting for us. But our families and our time with them matter too.

Working hard is important, but so is stepping away once in a while. Take the vacation. Spend time with your family. Make some memories. The emails will still be there when you get back.

And hey, maybe take the family to Atlantic City for the NJWMA Convention! Growing up, a lot of our family vacations were planned around the North American Van Lines conventions. LOL. I guess we found a way to mix a little work and family time even back then. Sometimes change really is a good thing." *Tracy Brito Denora*

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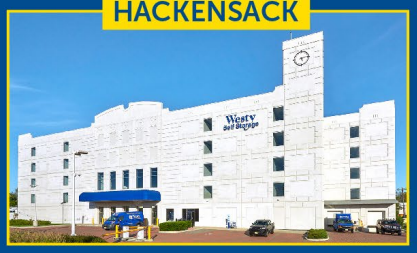
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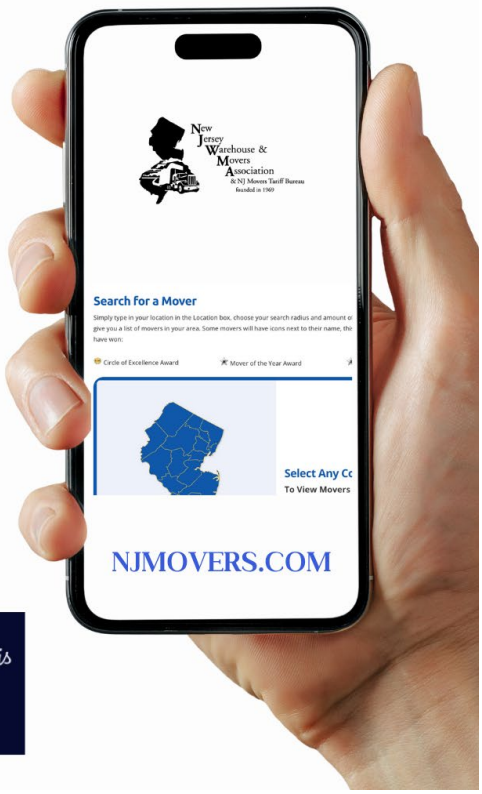
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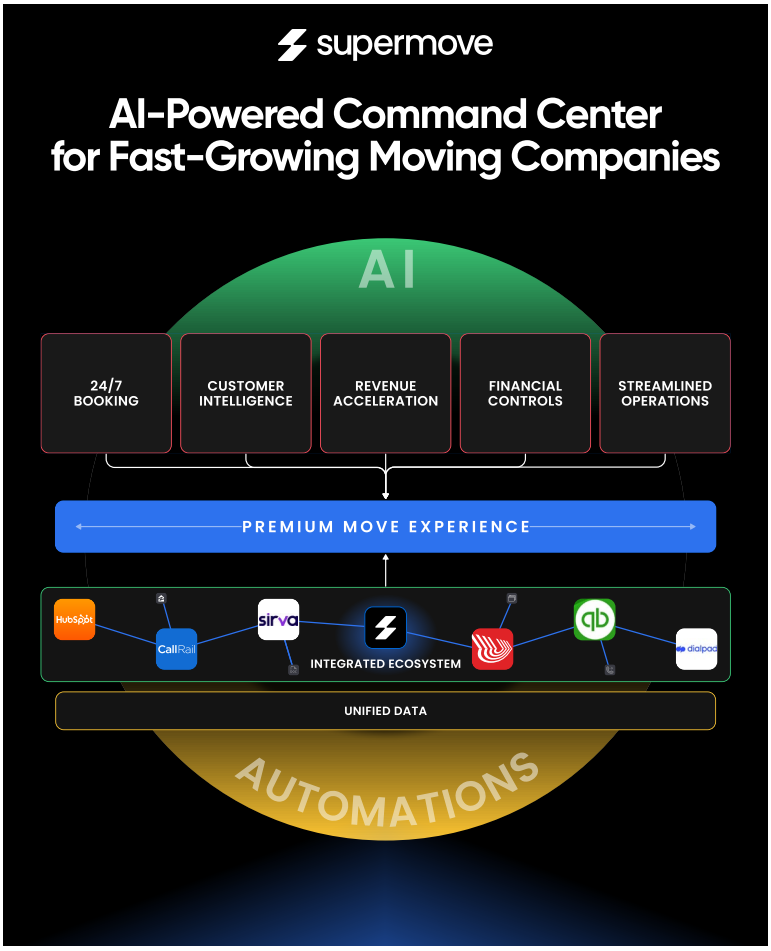
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What Does Your FMCSA Record Say About Your Company?

When was the last time you looked up your own company?

Your FMCSA safety record tells a story about your operation, and you may not be the only one looking at it. Some FMCSA safety information is available to the public, and your insurance company may also look closely at your safety history when evaluating your company.

FMCSA's free SAFER Company Snapshot includes information such as your company identification, fleet size, inspection and out-of-service information, crash history and safety rating, if one exists.

Know What's on Your Record

FMCSA's Safety Measurement System (SMS) uses roadside inspections, reported crashes and investigation information to evaluate motor carriers. The system looks at areas including unsafe driving, hours-of-service compliance, vehicle maintenance, controlled substances and alcohol, and driver fitness.

Your inspection and crash history doesn't disappear overnight. SMS generally considers 24 months of performance data, with more recent events given greater weight.

Don't Wait Until Renewal Time

One message we heard from our insurance members was simple: know what your safety record looks like before an underwriter does. Check your FMCSA record regularly for inspections, violations, out-of-service information and anything that may need your attention. Check Your Company on FMCSA's SAFER System

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Women Moving Women

Summer's Over... Let's Catch Up!

Summer always seems to fly by! Join us for our next Women Moving Women meeting on September 16 at 11:00 AM.

This meeting will be a casual chance to catch up after a busy summer, hear what everyone has been up to, share what's happening in our businesses, and talk about what's ahead as we head into fall.

SEPTEMBER 16, 2026 | 11AM

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Mover or Broker? Know Who You Are Hiring

When consumers call NJWMA looking for help with a move, one question we hear often is, "What is the difference between a mover and a broker?"

It's an important question and one your sales team should be prepared to answer. This is also great information to share with potential customers who may be comparing estimates and not realize that the company they are talking to may not be the company that actually shows up at their door.

A moving company performs your move. They have the trucks and crews and are responsible for transporting your belongings.

A moving broker does not actually move your belongings. A broker acts as a middleman and arranges for another moving company to perform the move. There are legitimate moving brokers, but consumers should always know who they are dealing with before signing a contract or paying a deposit.

Ask Before You Book

Ask one simple question: "Are you the moving company that will actually perform my move, or are you a broker?"

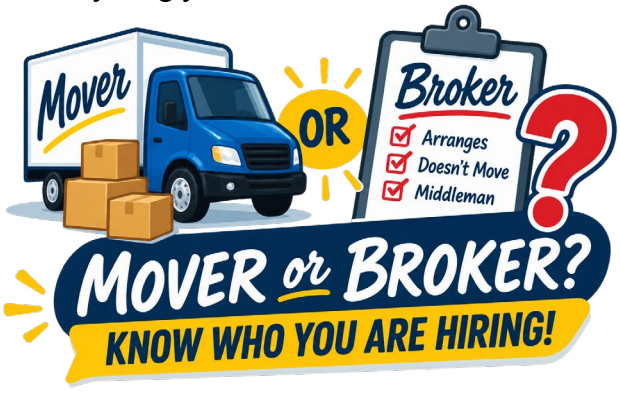
If they are a broker, ask which moving company will be handling your move. For an interstate move, you can also check the company through FMCSA to confirm its registration and operating authority.

Don't Choose on Price Alone

An unusually low estimate may look tempting, but price should not be the only factor when choosing a mover. Check credentials, ask questions and make sure you know who will actually be handling your belongings.

A professional mover should be happy to answer your questions and explain exactly what you can expect.

You are trusting a company with almost everything you own. Take the time to know who you're hiring.



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57th Annual Convention

New Venue

September 23 & 24, 2026

Tropicana, Atlantic City

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7:00 pm
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9:30 pm
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THURSDAY
September 24

A full day of insight and exhibits, followed by dinner, industry awards, and an evening of dancing with Jukebox Legends.
Evening: Business casual, but feel free to dress it up for the evening.

Legislation That Moves Us:
NJ Industry Update
Tony Russo, President
Commerce & Industry Assoc. of NJ

The Power of a Proactive Sales Mindset
Vince Burruano, President, VBCS, LLC

From Legacy to Legendary: Bridging the Gap to the Modern Moving Company
Mark Hirschi, CEO, Salmon's Moving & Storage & Ellis Moving & Storage.
Founder of Movified Nation Podcast

From Founder to Future: Preparing for the Sale and Transition of Your Business Premier Path Wealth Partners
Michael Lehman, CEO & Founding Partner
Rebecca Fatica, Vice President of REAG

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FROM THE BOARD ROOM: Board's Perspective



Respecting the Past While Preparing for the Future

Built on Tradition. Driven by Innovation. As this theme takes center stage at our upcoming conference, it feels especially meaningful to me as a newer member of the NJWMA Board. I am genuinely grateful to have been recommended and accepted to serve—thank you, Tom, and thank you, Board—and equally grateful for the mentorship, support and camaraderie I have found among both our Board and general membership.

Our industry has a proud history and respecting that history doesn't mean resisting change. Whether you've been in this business four years or forty, the landscape keeps moving beneath us (pun intended). And we need to adapt.

Innovation drives progress, but tradition provides stability. Innovation is the sail; tradition is the rudder. Cling too tightly to outdated methods and a company can become stagnant and still in the water. Chase every new idea, on the other hand, try and follow every new shiny thing and risk losing direction.

We've seen what can happen when that balance gets lost, Cracker Barrel. Innovation doesn't have to mean erasing the traditions and identity your customers value. That is what keeps you anchored in rough seas. (Don't mess with my hot apples and triangle peg game, thank you.)

And don't feel bad, apparently, small business is not alone in struggling to find that balance. Boston Consulting Group's 2024 innovation study found that while 83% of companies rank innovation among their top three priorities, only **3% are actually prepared to turn those ambitions into results.**

McKinsey found that companies with strong innovation cultures are **twice as successful at scaling digital transformations** as those with weak innovation cultures. McKinsey transformation research found something even more striking: **communication was the practice most strongly associated with successful transformation.** When senior managers communicated openly about transformation progress, respondents were eight times more likely to report success.

Yadda, yadda, yadda- what does this mean to **movers**?

Corporate to Plain English Translation: ***Automation alone isn't the answer to Innovation.*** Successful changes to adapt to the modern era still have to fit the business, have a purpose, and be supported by the people and culture behind it.

Cultivate Communication.

Long before AI, smartphones or even the written word, somebody figured out how to put an idea on a cave wall. That mattered because innovation doesn't happen in isolation. Our ability to communicate allowed one person's knowledge to become someone else's starting point. **We stopped having to reinvent the wheel—and eventually somebody actually invented the wheel.**

Preparing for the future means adapting. But while we await the day Elon or Jeff figures out how to beam the furniture Star Trek-style directly into a residence, we're still working with what we know now. And I believe part of our future depends upon preserving some decidedly old-fashioned techniques: **talking to each other, sharing what we know and helping one another.**

Talk to your teams. Talk to your customers. Talk to other mover members.

In ancient times, there was just a man and his truck. Now the tools consist of the latest system, platform, AI agent, CRM, automation, app, integration, software stack, subscription, marketing tool, consultant, coach, course or expert's "proven framework"**....BUT in order to discern what innovation tool has the best chance to work for your goals and keep your business on its intended course- you must chart your course strategically with communication, sound judgment and people willing to share what they know.**

In a world of machines, we still need John Connors. We hope you find both here.

Strength In Unity, Tara Dixon, VP, Sea Cure Moving, Inc. & NJWMA Co-Chair | tara@seacuremove.com

Why Is Insurance Getting So Difficult for Movers?

If your moving company has recently faced a non-renewal, a significant premium increase, or difficulty finding an insurance carrier willing to write your coverage, you are not alone.

NJWMA has heard from multiple mover members experiencing these issues. We reached out to our insurance members to find out what is happening in the marketplace and, more importantly, what movers can do to put themselves in the best possible position with an underwriter.

Why is this happening?

One of the biggest issues is the rising cost of auto claims.

New Jersey and the surrounding metropolitan area are particularly challenging for insurers because of the high level of litigation. Even accidents that may have resulted in relatively small settlements years ago can now become extremely expensive claims.

While we often hear about "nuclear verdicts" involving enormous jury awards, those cases are relatively rare. The larger concern is the effect they have had on settlements across the board. Claims that once may have settled for $5,000 or $10,000 can now become six-figure claims.

New Jersey's $1.5 million minimum liability insurance requirement has also added pressure to an already difficult insurance market for movers and trucking companies operating in the state.

What are underwriters looking for?

Our insurance professionals were very consistent about one thing: moving companies need to show that they are actively managing their risk.

Some of the things carriers want to see include:

- A written and implemented safety program
- A documented hiring process and driver eligibility checks
- Driver training
- Pre- and post-trip vehicle inspections
- Telematics
- Dash cameras
- Monitoring of SMS scores and FMCSA records
- Proper vehicle maintenance and inspection procedures
- Clear procedures for addressing violations or flags
- Proper controls and documentation for independent contractors and owner operators

Telematics was mentioned more than once. Some insurance carriers are already discussing making telematics a requirement at renewal in order to offer coverage.

continued on the next page...

Having a safety program isn't enough

This was another important message from our insurance members.

Putting a safety policy in writing is only the first step. A company has to actually follow it all year long.

That can become especially difficult during the moving industry's busiest months. When schedules are packed and companies are trying to handle additional volume, it can be tempting to put an inexperienced employee behind the wheel, skip a procedure, or use a vehicle that should have been taken out of service.

Those are exactly the times when following your company's safety procedures matters most.

In fact, an accident can become even more damaging to a company if it is discovered that the company had written safety procedures but chose not to follow them.

Your type of operation matters too

Underwriters are also looking closely at how a moving company operates.

Companies doing significant long-haul business without a van-line affiliation can be more difficult to insure. Companies that rely heavily on independent contractors or owner operators may also face additional scrutiny because carriers want to know how those drivers are being hired, trained and monitored.

For those companies, underwriters may want to know how you control your long-haul exposure, maintain vehicles, manage driver logs, monitor your CAB report and SMS scores, address FMCSA violations, and verify required insurance coverage for independent contractors or owner operators.

The good news is that having strong controls in place can make a difference. In some cases, an insurer may be willing to consider a company that falls outside its normal guidelines if the company can demonstrate that it takes safety and risk management seriously.

Don't wait until renewal

Perhaps the biggest takeaway from our conversations is this: don't wait until you receive a non-renewal notice to start thinking about these things.

Talk to your insurance professional well before renewal. Ask what your underwriters are looking for. Review your safety program. Look at your driver files, vehicle inspections, FMCSA information, telematics and training procedures.

Insurance costs and underwriting decisions are being affected by factors that individual moving companies cannot control. But movers can control how they operate, how they document their procedures and how seriously they demonstrate their commitment to safety.

The insurance market is changing. The more prepared you are before your renewal reaches an underwriter's desk, the better position your company may be in.

NJWMA thanks our insurance members who shared their expertise and recommendations with us. We will continue this conversation and look for ways to provide our mover members with information and resources as the insurance market continues to change.

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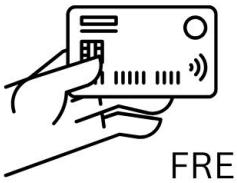
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Share This With Your Sales Team!



This is a great article to share with potential customers, especially when price is the deciding factor. Help consumers understand that there is more to choosing a mover than getting the lowest estimate. Training, safety, properly maintained trucks and experienced employees all matter.

Busy Season Should Never Mean Cutting Corners

Summer is one of the busiest times of the year for the moving industry. Schedules fill up, trucks are on the road every day and moving companies are handling more customers than at almost any other time of year.

But being busy should never mean cutting corners.

Professional moving companies understand that safety procedures, employee training and vehicle maintenance are just as important during the busiest week of the year as they are during the slowest.

What should a professional mover be doing?

Behind every successful move is a lot of work the customer may never see.

Moving companies should have procedures in place for hiring and training employees, inspecting vehicles, maintaining equipment and making sure drivers and trucks are ready to safely operate.

Pre-trip vehicle inspections, driver training, proper vehicle maintenance and written safety procedures aren't exciting things for a customer to think about when choosing a mover... But they matter.

Busy isn't an excuse

During peak moving season, reputable companies sometimes have to tell a customer that they are completely booked.

That may be disappointing, but it can also be a sign that the company isn't willing to overbook jobs, put an unqualified person behind the wheel or send out a truck that shouldn't be on the road just to squeeze in one more move.

A professional moving company should follow the same safety standards in July that it follows in January.

Look beyond the price

When comparing moving companies, consumers understandably look at price. But price shouldn't be the only question.

Ask how long the company has been in business. Ask about employee training and safety procedures. Make sure the company is properly licensed and insured.

A reputable mover won't mind answering those questions.

The company you hire will be responsible for your furniture, photographs, family keepsakes and everything else that makes your house a home.

Choosing a professional mover who takes safety seriously is worth more than saving a few dollars on moving day.





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FMCSA
Federal Motor Carrier Safety Administration

Having Trouble with FMCSA's New MOTUS System?

NJWMA has heard from several members having trouble updating their MCS-150 through FMCSA's new MOTUS system. We reached out directly to FMCSA and were advised that the rollout has experienced some IT issues, along with registration errors and delays due to the large number of companies enrolling in the new system.

FMCSA recommends starting at MOTUS.DOT.GOV, which provides step-by-step instructions and videos to help with registration.

One important thing to know: the company's primary representative must first establish a LOGIN.GOV account for identity verification. This account is specific to that individual. Using another person's email or identification can cause errors or account lockouts.

Also, be careful of third-party websites. Official federal government websites end in .gov. There is no fee to register in MOTUS or obtain a USDOT number.

If you are having problems, FMCSA recommends submitting an email or support ticket through MOTUS, as this allows the MOTUS team to respond directly in writing. Phone and live chat assistance are also available, although wait times can be lengthy.

Still stuck? Our local FMCSA office has offered to help where they can. Call 609-275-2604.

Check out the MOTUS resource page (check the registration tab for resources or educational aids. https://www.fmcsa.dot.gov/

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August 25 Meeting with NJ Labor Commissioner: What Movers Need to Know

On August 25, CIANJ hosted a special meeting with New Jersey Labor Commissioner Robert Asaro-Angelo, giving members an opportunity to discuss the Department's new independent contractor regulations and ask questions about how they may affect New Jersey businesses.

One of the biggest takeaways from the meeting was that the final regulations were scaled back significantly from the original proposal. Following thousands of public comments and concerns from the business community, several portions of the proposed regulations were removed or revised.

However, the Commissioner made it clear that the regulations do not change New Jersey's existing ABC test. The same three prongs that businesses have been required to follow remain in place.

Under the ABC test:

A. The worker must be free from the company's control or direction.
B. The work must be outside the company's usual course of business or performed outside all of the company's places of business.
C. The worker must operate an independently established business, trade or occupation.

For the moving industry, Prong B continues to be a major concern. Moving companies have traditionally relied on experienced independent contractors and owner-operators, particularly during the busy season. Even when an owner-operator owns a truck, carries insurance, pays their own business expenses and operates independently, the work being performed may still be considered part of the moving company's usual course of business.

The Department did not announce an exemption for the moving or transportation industry during the meeting. The Commissioner stressed that the ABC prongs themselves are not changing and that each situation depends on the facts and circumstances of the working relationship.

The Department also indicated that it is willing to speak with businesses that have questions about their individual situations. However, NJDOL cannot provide legal advice or guarantee that a particular independent contractor arrangement will meet the ABC test.

Several independent contractor cases were discussed during the meeting, including the New Jersey Supreme Court decisions in Carpet Remnant Warehouse and East Bay Drywall. Recent transportation-related enforcement matters involving STG Logistics and PDX North also provide examples of the types of factors NJDOL considers when determining whether workers have been properly classified.

Members who currently use independent contractors or owner-operators should review these relationships carefully. Having an LLC, written independent contractor agreement or issuing a 1099 does not by itself determine whether someone is an independent contractor. The actual working relationship is what matters.

The meeting also touched on workforce development and the increasing cost of CDL training. The Commissioner noted that NJDOL offers workforce and customized training programs that may assist employers with training current employees and agreed to provide additional information regarding available grants and services.

Additional Resources

Carpet Remnant Warehouse / ABC Test
https://www.nj.gov/labor/ea/audit/independent-contractor-vs-employees/

East Bay Drywall / NJDOL ABC Regulations
https://www.nj.gov/labor/lwdhome/press/2026/20260505_ABC.shtml

STG Logistics Trucking Misclassification Case
https://www.nj.gov/labor/lwdhome/press/2026/20260729_trucking.shtml

PDX North Delivery Driver Case
https://www.nj.gov/labor/lwdhome/press/2026/20260312_pdx.shtml

NJDOL Independent Contractor & ABC Test Information
https://www.nj.gov/labor/myworkrights/worker-protections/independent_contractors/


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