

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 17, 2021
10:00 AM**

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 579 506 9590**

OR

Join Zoom Meeting via computer Link

<https://zoom.us/j/5795069590>

The Ocean County Insurance Fund Commission will conduct its June 17, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Sending sufficient notice to Asbury Park Press and Atlantic City Press**
- II. Filing advance written notice of this meeting with the Commissioners of the Ocean County Insurance Fund Commission,**
- III. Posting notice on the Public Bulletin Board of at the office of the County Clerk.**

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: June 17, 2021
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ROLL CALL OF COMMISSIONERS
- APPROVAL OF MINUTES: May 20, 2021Appendix I

- CORRESPONDENCE:

- COMMITTEE REPORTS
 - Safety and Accident Review Committee:Verbal
 - Claims Committee:Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA
 - Executive Director’s Report.....Pages 3-6

- TREASURER – Julie Tarrant
 - Resolution 17-21 June Bills List – Motion (Roll Call Vote)Page 7

- CLAIMS SERVICE - PERMA Verbal

- CLAIMS ADMINISTRATOR– QUAL LYNXPage 8

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
 - Monthly Report.....Pages 9-14

- RISK MANAGERS REPORT – Conner Strong & Buckelew
 - Monthly Report..... Verbal

- ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.
 - Monthly Report Verbal

- OLD BUSINESS
- NEW BUSINESS
- PUBLIC COMMENT

- CLOSED SESSION – Payment Authorization Requests (PARS) (when needed)
 - Resolution ____ Closed Session..... Motion
for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- Approval of PARS/SARS

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: **July 15, 2021, 10:00 AM**

OCEAN COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: June 17, 2021
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Certificate of Insurance Issuance Report (Page 5) – Included in the agenda on page 5 is the certificate of issuance report from the NJCE listing the certificates issued for the month of May. There were (4) four certificate of insurances issued during the month.

Motion to approve the certificate of insurance report

Ocean County Insurance Fund Commission Website – At the last meeting the Commissioners agreed to use Spark Creative Group as the vendor for the Commission's website design, hosting, updating and maintenance. The URL address will be: ocifc-nj.org. The website should be live within the next thirty days. Once the site is finalized, it will be updated on an ongoing basis with such items as the monthly agendas, minutes and resolutions.

Employee Dishonesty Crime Policy – At the last meeting approval was given by the Commissioners to purchase the Employee Dishonesty Crime policy. The policy was issued and the premium of \$2,135 appears on the June Bills List.

Origami – The Fund Office and Risk Manager Consultant is working with the Chairman to provide an overview of Origami and any training needs.

2021 Initiatives – As discussed at the May meeting Executive Director will work with other professionals on initiatives including: (1) review of insurance/indemnification requirements, (2) review of current coverages, (3) moving legacy claims to the insurance fund commission for 2022, and (4) potential new membership with county affiliated entities.

NJ Counties Excess Joint Insurance Fund (NJCE) (Page 6) - The NJCE held a special meeting on May 27, 2021 and a written summary of the meeting is included in the agenda on page 6. At this meeting, an amended budget was introduced in the amount of \$27,697,716. The Board of Fund Commissioners scheduled a public hearing for June 24, 2021 at 9:30 AM via Zoom.

NJCE Finance Committee (Appendix II) – The NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. The presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. The Finance Committee has suggested the presentation be made available to all

commissioners and key members of their management team. It was also suggested a recorded version be available as well as one or two live webinars to promote interaction and allow for questions. Included in Appendix II of the agenda is a copy of the NJCE Executive Director's memorandum along with a copy of the presentation.

- ❑ **NJCE Property and Casualty Financial Fast Track** – The March Financial Fast Track is not available at this time. We are waiting for information from the actuary to process the report. The March report will appear in the July agenda.

Ocean County Insurance Fund Commission

Certificate of Insurance Monthly Report

From 5/1/2021 To 6/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Berkeley Township Recreation I - County of Ocean	Center 630 Atlantic City Blvd (Rt 9) Bayville, NJ 08721	Evidence of Insurance	5/10/2021 #2916358	GL AU EX WC OTH
H - NJ Dept of Environmental I - County of Ocean	Protection Division of Fish & Wildlife Mail Code 501-03 PO Box420 Trenton, NJ 08625-0420	RE: O&M Grant 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 Evidence of insurance. All operations usual to County Governmental Entity as respects to the O&M Grant	5/17/2021 #2919532	GL AU EX WC OTH
H - American Baseball Company, LLC I - County of Ocean	2 Stadium Way Lakewood, NJ 08701	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: BlueClaws Game at FirstEnergy Park American Baseball Company, LLC, the Township of Lakewood, Lakewood Industrial Commission and each of their respective parent organizations, affiliates, officers, directors, partners, members, owners, employees, independent contractors and agents are an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to the BlueClaws Game at FirstEnergy Park located at 2 Stadium Way Lakewood, NJ.	5/17/2021 #2919544	GL AU EX WC OTH
H - The Emerald Club at LakeRidge I - County of Ocean	2251 Lake Ridge Blvd. Toms River, NJ 08755	Evidence of Insurance as respects to a pontoon boat trip offered by the Ocean County Parks and Rec. Department.	5/26/2021 #2922501	GL AU EX WC OTH
Total # of Holders: 4				



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: May 27, 2021
Memo to: Ocean County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: May 27, 2021 Special Meeting

2021 Amended Budget: At the April 22nd Fund meeting the NJCE Board agreed that the JIF would charge an additional assessment to the premium portion of the delta which totaled \$609,437. Per JIF regulations on supplemental assessments, this change requires an amendment to the budget. Following the introduction of the amended 2021 budget in the amount of \$27,697,716, the Board of Fund Commissioners scheduled a public hearing on June 24, 2021 at 9:30am via Zoom.

Finance Sub-Committee Meeting: A Finance sub-committee meeting is scheduled for Wednesday, June 9th at 2:00 pm to review an analysis of how the NJCE performs versus the commercial market.

2021 MEL, MRHIF and NJCE JIF Educational Seminar: The 10th annual seminar was conducted virtually on 2 half-day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. There were over 200 attendees for each session and the Fund Office is currently submitting applicable credits to the respective agencies.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 24, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 17-21

JUNE 2021

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

BE IT RESOLVED that the Ocean County Insurance Fund 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 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001005			
001005	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 6/21	12,557.11
			12,557.11
001006			
001006	CONNER STRONG & BUCKELEW	SICA - POLICY #B6026458 - 5/5/21-5/5/22	2,135.00
			2,135.00
		Total Payments FY 2021	14,692.11
		TOTAL PAYMENTS ALL FUND YEARS	14,692.11

Chairperson

Attest:

Dated: _____

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

Treasurer



CUMULATIVE SAVINGS SUMMARY

OCEAN COUNTY INSURANCE FUND COMMISSION

2021	Bill Count	Billed	Approved	\$ Savings	% Savings	Fee Amount
April	0	\$0.00	\$0.00	\$0.00		
May	0	\$0.00	\$0.00	\$0.00		
June						
July						
August						
September						
October						
November						
December						
TOTAL	0	\$0.00	\$0.00	\$0.00		

Claims Reported 4/1/2021 – 5/31/2021

	INDEMNITY	MEDICAL ONLY	Grand Total
April		9	9
May	5	18	23
Grand Total	5	27	32

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: June 10, 2021

DATE OF MEETING: June 17, 2021

OCIFC SERVICE TEAM

Paul Shives, Vice President, 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 Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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MAY - JUNE 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 20:** Attended the OCIFC meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 17:** Plan to attend the OCIFC meeting via teleconference.

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 <https://njce.org/safety/safety-bulletins/>.

- NJCE JJIF - SD Bulletin: May 19 Reopening Indoor and Outdoor Guidelines – May 18.
- NJCE JJIF - SD Bulletin: 2021 Hurricane Season Preparedness – May 26.
- NJCE JJIF - SD Bulletin: May 28 & June 4 Reopening Guidelines – May 28.

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NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with out of the utmost concern for our public employers and employees, the New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The June – July Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- Three videos utilized in 2021

NJCE ONLINE STREAMING VIDEO SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/> Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.



NJCE Learning Management System (LMS) – The County has been setup on the NJCE LMS. The Users (County Employees) have been uploaded onto the LMS site by Department.

J.A. Montgomery

CONSULTING

Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

May thru July Safety Training Schedules – Click on the Training Topic to Register and for the Course Descriptions.

Date	Training Topic	Time
6/16/21	HazCom w/GHS	11:00 - 12:30 pm
6/16/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
6/17/21	Preparing for First Amendment Audits	9:00 - 11:00 am
6/18/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
6/18/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
6/21/21	Implicit Bias in the Workplace	9:00 - 10:30 am
6/21/21	Fall Protection Awareness	1:00 - 3:00 pm
6/22/21	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
6/22/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/23/21	Fire Safety	8:30 - 9:30 am
6/23/21	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
6/23/21	Shop & Tool Safety	1:00 - 2:00 pm
6/24/21	Driving Safety Awareness	8:30 - 10:00 am
6/24/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
6/25/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/25/21	Back Safety / Material Handling	11:00 - 12:00 pm
6/28/21	Flagger Skills and Safety	8:30 - 9:30 am
6/28/21	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/29/21	Hearing Conservation	11:00 - 12:00 pm
6/29/21	HazCom w/GHS	1:00 - 2:30 pm
6/30/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/30/21	Fire Extinguisher	11:00 - 12:00 pm
7/1/21	HazCom w/GHS	8:30 - 10:00 am
7/1/21	Hearing Conservation	10:30 - 11:30 am
7/1/21	Fire Safety	1:00 - 2:00 pm
7/6/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
7/6/21	HazCom w/GHS	11:00 - 12:30 pm
7/6/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm

7/7/21	Heavy Equipment - Tractor Safety	8:30 - 9:30 am
7/7/21	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
7/7/21	Fire Extinguisher	1:00 - 2:00 pm
7/8/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
7/8/21	Back Safety / Material Handling	11:00 - 12:00 pm
7/8/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/9/21	Flagger Skills and Safety	8:30 - 9:30 am
7/9/21	Implicit Bias in the Workplace	9:00 - 10:30 am
7/9/21	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
7/12/21	Preparing for the Unspeakable	9:00 - 10:30 am
7/12/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/13/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
7/13/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
7/13/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
7/13/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
7/14/21	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
7/14/21	HazCom w/GHS	1:00 - 2:30 pm
7/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
7/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
7/15/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/16/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/16/21	Shop & Tool Safety	11:00 - 12:00 pm
7/19/21	HazCom w/GHS	8:30 - 10:00 am
7/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
7/19/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/21	Fire Safety	8:30 - 9:30 am
7/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/20/21	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
7/21/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/21	Fall Protection Awareness	1:00 - 3:00 pm
7/22/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/22/21	Fire Extinguisher	11:00 - 12:00 pm
7/22/21	Driving Safety Awareness	1:00 - 2:30 pm
7/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
7/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
7/26/21	Fire Safety	8:30 - 9:30 am
7/26/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
7/26/21	HazCom w/GHS	1:00 - 2:30 pm
7/27/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/21	Shop & Tool Safety	11:00 - 12:00 pm
7/27/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

7/28/21	Housing Authority Sensibility	8:30 - 11:30 am
7/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
7/29/21	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
7/30/21	Playground Safety Inspections	8:30 - 10:30 am
7/30/21	Hearing Conservation	11:00 - 12:00 pm
7/30/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm

Safety Training Guidelines:

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. ***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.***

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.

About Zoom Training:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations 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. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login 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 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.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar so Certificates of Participation can be made available in a timely manner.

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 20, 2021
Telephonic Meeting
10:00 AM**

Meeting was called to order by Chairman Greitz. Chairman Greitz read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Present
Michael Fiure	Present
Mary Anne Cilento	Present
John P. Kelly (Alternate)	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Services	Qual-Lynx Karen Beatty Claudia Acosta
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	PERMA Risk Management Services Robyn Walcoff
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NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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Risk Management Consultant	Conner Strong & Buckelew Carole Mack Mary Anne Sander
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Treasurer	Julie Tarrant
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Attorney	Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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ALSO PRESENT:

Antoinette DePaolo, Ocean County
Jenny Bonner, Ocean County
Colleen Golin, Esq., Ocean County Board of Social Services
Jennifer Doderer, Ocean County Library
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 15, 2021

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 15, 2021

Moved:	Commissioner Cilento
Second:	Commissioner Fiure
Roll Call Vote:	3 Ayes, 0 Nays

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Committee last met on April 13 via Zoom and a variety of safety topics were discussed as well as the resources available through J. A. Montgomery Consulting such as the media library, webinar training programs and loss control visits. Mr. Prince said the next meeting was scheduled for August 10 at 1:30 PM via Zoom. Mr. Prince advised the minutes and agenda would be sent out electronically prior to the meeting. Mr. Prince noted he would co-ordinate with Ms. DePaolo prior to the agenda being established. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee has not had the need to meet yet, however she was looking forward to the first meeting on June 10. Ms. Walcoff thought at that time there might be some PARS to discuss prior to the next Insurance Commission Meeting. Ms. Walcoff asked if there were any questions and concluded her report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had four action items.

RULES & REGULATIONS: Executive Director reported his first item was the approval of the Rules & Regulations. Executive Director advised Resolution 15-21, Approving the Rules and Regulations were included in the agenda. Executive Director said there were some last minute revisions to the Rules and Regulations and Ms. Dodd e-mailed a revised agenda yesterday. Executive Director thanked the Commission Attorney and the County representatives for their time and efforts in reviewing the document. Executive Director asked if anyone had any questions. Chairman Greitz advised the Rules and Regulations now referred to Insurance Fund Commission and Insurance Fund Commissioners and County Commissioners referred to the Ocean County Board of County Commissioners.

MOTION TO APPROVE RESOLUTION 15-21, APPROVING RULES AND REGULATIONS

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Roll Call Vote:	3 Yes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. Executive Director reported there were (6) six certificate of insurances issued

during the month. Executive Director asked if there were any questions and requested a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Cilento
Second: Commissioner Fiure
Roll Call Vote: 3 Yes, 0 Nays

EMPLOYEE DISHONESTY CRIME POLICY: Executive Director advised a copy of the quote received from Selective Insurance Company was included in the agenda. Executive Director reported the annual premium was \$2,135 and covered the positions of the Executive Director, Third Party Administrator and Treasurer with a limit of \$1,000,000 and a \$10,000 per occurrence deductible. Executive Director said if the Commissioners agreed to purchase the policy, the cost of this coverage could be paid out of the miscellaneous expense and contingency account.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$2,135

Moved: Commissioner Fiure
Second: Commissioner Cilento
Roll Call Vote: 3 Yes, 0 Nays

INSURANCE COMMISSION WEBSITE: Executive Director reported at our last meeting we discussed the Legislation that required Joint Insurance Funds and Insurance Commissions to have a website to post an extensive list of public documents. Executive Director reported a copy of a quote from Spark Creative Group to create and maintain the website was included in the agenda. Executive Director said this was the vendor used by the Camden County Insurance Commission, Gloucester County Insurance Commission, Mercer County Insurance Fund Commission and the NJCE. Executive Director reviewed the quote and indicated if the Commissioners agreed the Fund Office would work with the vendor to set up the website. Executive Director indicated the cost for the website would be allocated to the miscellaneous expense and contingency account. Executive Director advised some of the Commissions used their IT department to set up the Commission website. Executive Director asked the Commissioners if they had a preference. Chairman Greitz suggested using Spark Creative Group. Executive Director confirmed the cost of \$2800 was a one-time fee to set up the website.

MOTION TO ACCEPT QUOTE FROM SPARK CREATIVE GROUP TO SET UP COMMISSION WEBSITE

Moved: Commissioner Cilento
Second: Commissioner Fiure
Roll Call Vote: 3 Yes, 0 Nays

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE Finance Sub-Committee met on April 9, 2021 to discuss the NJCE budget delta of \$2,535,244 and review procurement responses for various JIF professional services. Executive

Director advised a copy of the minutes were included in Appendix III of the agenda. Executive Director reported the NJCE also met on April 22, 2021 and a written summary of the meeting was included in the agenda. Executive Director said the Finance Sub-Committee recommended an option to declare an additional assessment for the premium portion of the delta of \$609,437. Executive Director referred to a copy of an exhibit which was included in the agenda displaying the premium delta by member. Executive Director noted Ocean County's share of the delta was \$43,420. Executive Director advised this amount would be billed as a third installment in the September to October range. Executive Director reported with regard to the balance of the delta the Finance Committee recommended the Executive Committee take no action on the balance of the delta and monitor the claims activity versus loss funding on an annual basis. Executive Director asked if anyone had any questions.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track for the NJCE was included in the agenda. As of February 28, 2021, the NJCE had a surplus of \$15,349,550. Executive Director noted the total cash amount was \$19,534,623. Executive Director reported line 7 of the report "Dividend" presented the figure released by the NJCE of \$5,107,551. Executive Director asked if there were any questions on the Financial Fast Track.

ESTABLISHING COMMISSION BANK ACCOUNTS: Executive Director reported he spoke with the Commission Treasurer and the Commission Bank accounts were opened. Executive Director noted the May Bills List was included in the agenda. Commission Treasurer confirmed both accounts were opened and Qual Lynx had access to the claims account and was funded. Commission Treasurer advised the County funded 100% of the assessment instead of the pro rata amount. Executive Director suggested approving the May Bills List now. Commission Treasurer requested the Commission approve the Bills List for May 2021 in the amount of \$25,382.02.

MOTION TO APPROVE RESOLUTION 16-21, MAY BILLS LIST

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Roll Call Vote:	3 Yes, 0 Nays

INTERGOVERNMENTAL AGREEMENTS: Executive Director reported Ms. DePaolo shared with him copies of the Intergovernmental Agreements and provided some comments. Executive Director advised the agreements were consistently written, however he did notice the expiration dates varied and suggested if possible, there be a common expiration date. Executive Director said going forward there might have to be separate agreement for Commission related assessment and a separate agreement for pre-commission assessment. However, it might be possible to consider consolidating which would require some amendments. Executive Director advised the actuary should continue to work on providing pre-commission and Commission allocations. Ms. DePaolo added the Ocean County PIC was no longer pooling in with the County and went their own separate way. Ms. DePaolo did not know the reason; however, they were no longer covering them for worker compensation. Ms. DePaolo advised the PIC gave jobs to disadvantaged youths during the summer and there were very few claims. Ms. DePaolo said the agreement for the Mosquito Commission was already drafted and approved prior to receiving Executive Director's note. Ms. DePaola advised the dates of the various agreements were based on their operating calendar or

fiscal year. Ms. DePaola advised we could try to negotiate to make them all have a common expiration date. Executive Director said it was only a suggestion. Commission Treasurer said about three or four years ago the State of New Jersey changed how the grants were handled and PIC was now considered a vendor and not part of the County so the insurance was dropped.

EXPOSURE AND CLAIMS DATA COLLECTION: Executive Director reported the NJCE utilized Origami, an online platform to capture underwriting exposure data and historical claims data. Executive Director advised PERMA had started importing data in 2019 for the 2020 renewal data, (property, payroll, etc.) into the system. Executive Director said Ocean County would have to address the use of the Origami platform. Executive Director noted most member counties have user access such as fund commissioners and risk management consultant or other individuals who actually enter and update the information. Executive Director suggested scheduling a separate meeting with Mary Anne Sander to discuss Origami training and identify users. Executive Director advised he would reach out to the Chairman to schedule a meeting. Executive Director noted the gathering of the renewal information would start within the next month.

UPDATING INSURANCE REQUIREMENTS: Executive Director reported he spoke with Mary Ann Sander and Carol Mack and they thought it might be a good time to set up a working group to revisit insurance requirements and hold harmless wording in contracts with 3rd parties and vendors and develop a standard wording for the County's reference. As part of this project, we would also review coverages currently in place. Executive Director recommended setting up a task force including Mary Ann Sander, Ed Cooney, himself and one Commissioner. Commissioner Fiure volunteered to be part of the task force.

TULIP PROGRAM: Executive Director reported the MEL offered access to a program that would help ensure that "low risk" vendors who participated in County sponsored events or 3rd party events held on County property had the proper insurance in place to prevent the County's insurance program from vicarious liability. Executive Director advised the NJCE members also had access to this program. Executive Director referred to a copy of the bulletin, which was included in the agenda. Executive Director said TULIP (Tenant User Liability Insurance Program) was great for operations like Parks where there was a high volume of low risk users. Executive Director explained with TULIP, instead of the user bringing their own insurance, they would just go onto the TULIP website and purchase a Liability policy for the day(s) of the event. Ocean County would give their member code and a website to any users of their property. Executive Director said the user would enter the information online themselves and bind a GL policy for the event, and the 3rd party would pay it themselves. Executive Director stated there was no cost to Ocean County.

AFFILIATED ENTITIES – Executive Director said he understood that the Ocean County Board of Social Services was interested in membership with the Ocean County Insurance Fund Commission. Executive Director advised he would start the process with Conner Strong & Buckelew. Chairman Greitz said the Ocean County Board of Health was also looking into becoming a full member of the Commission.

LEGACY CLAIMS – Executive Director advised the Ocean County Administrator would like to look at the process of bringing the funding and liabilities for the legacy claims into the Ocean County Insurance Fund Commission. Executive Director said he spoke to Chairman Greitz and

discussed a January 1, 2022 date. Executive Director advised this would require assistance from the Actuary. Chairman Greitz agreed January 1, 2022 was a good date. Executive Director indicated he would keep the Commission updated on the progress of the legacy claims initiative.

ZURICH INSURANCE COMPANY RISK ENGINEERING VISIT: Executive Director reported the excess property carrier, Zurich Insurance Company, met with representatives of Ocean County and Mr. Prince of J.A. Montgomery to visit the County's Complex on Hooper Avenue on April 30. Mr. Prince said the Zurich representative was concerned with the life safety and property and casualty items that were in place. Mr. Prince advised the inspection went well and the representative was pleased with what he saw and what the County had in place. Mr. Prince thanked Ms. DiPaola for coordinating the visit. Mr. Prince also thanked Mr. Yezzi and Mr. Young of the County who were instrumental in providing a variety of information that was needed for Zurich to complete the inspection.

2021 MEL, MRHIF & NJCE 2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the first session of the 10th Annual Educational Seminar was held virtually on Friday, May 14. Executive Director noted there were 265 guests that attend the seminar. Executive Director advised the second session was scheduled for tomorrow, May 21 starting at 9:00.

Executive Director asked if anyone had any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

CLAIMS SERVICE: Ms. Walcoff advised the Claims Team was monitoring the COVID-19 claims throughout the state.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to a copy of the report included in the agenda displaying the workers' compensation claims reported for the month of April. Executive Director advised Qual Care was in the process of being acquired by Mitchell | Genex | Coventry or M|G|C and asked Ms. Acosta to comment. Ms. Acosta referred to a copy of the announcement which was shown on the screen. Ms. Acosta said the change was effective in 2022 and would not have any impact on their clients. Executive Director advised he did speak with Alice Lihou and he felt very comfortable and thought this would be a great enhancement. Executive Director asked the County to look at their contact at the appropriate time to see if an amendment was necessary due to the change in ownership.

NJCE SAFETY DIRECTOR: Mr. Prince advised the April through May Risk Control Activity report was included in the agenda. Mr. Prince referred to the list of Safety Director Bulletins, which were distributed by e-mail to the Fund Commissioners, Risk Managers and Training Administrators. Mr. Prince said the report also included the May through July Training Schedules. Mr. Prince noted the schedule and registration process was on the NJCE website. Mr. Prince asked if there were any questions and concluded his report. In response to Commissioner Fiore's inquiry, Chairman Greitz said it was their plan over the summer to utilize the available online training sessions. Mr. Prince added that PEOSH has a minimum amount of training required for certain work settings and he could certainly view that as well. Mr. Prince advised he could assist the departments going forward. Ms.

DePaola stated the County needed to decide how they would facilitate on line training for the blue collars who did not have access to a computer. It was discussed that some of the newer facilities had training rooms that could accommodate training. Mr. Prince said hopefully they would be able to provide instructor led training soon to accommodate larger groups.

ATTORNEY: Ms. Benson wanted to echo thanks to County staff and PERMA in assisting with the Rules Regulations for the meeting. Executive Director noted Commission Attorney's input was very helpful and could be used elsewhere.

RISK MANAGEMENT REPORT: Ms. Sander advised she and Ms. Mack were attending the meeting. Ms. Sander advised she was corresponding with the Executive Director on the Origami system and the insurance requirements issues and suggested they prepare an update on the coverages through the NJCE and also the coverages the County chose not to purchase. Ms. Sander advised for example the County did not purchase coverage for their fleet of vehicles since they were self-insured or did not purchase pollution coverage. Executive Director recommended doing a presentation during one of the Commission Meetings, perhaps when there was a light agenda. Chairman Greitz agreed and requested this be done within the next two months.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: No one from the public attended.

Executive Director noted there was no need for a closed session.

Executive Director advised the next meeting was scheduled for June 17, 2021 at 10:00.

MOTION TO ADJOURN:

Moved:	Commissioner Cilento
Second:	Commissioner Fiure
Vote:	3 Yes, 0 Nays

MEETING ADJOURNED: 10:41 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

Appendix II

Benefits of the NJCE Insurance Program



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: June 9, 2021

To: NJCE Finance Committee

From: Executive Director
Perma Risk Management Services

Re: Benefits of the New Jersey Counties Excess Joint Insurance (NJCE) Program

This will provide an overview of the benefits of membership in the New Jersey Counties Excess Joint Insurance Fund.

Introduction

Article 3 of NJSA 40A:10-1 et seq. permits a County to establish an Insurance Fund Commission so that the County and its' affiliated entities associated with the County can achieve cost savings through the combination of joint purchase and self-funding of the property & casualty insurance. The County is also a member of the NJCE JIF. N.J.S.A. 40:10-36 allows municipalities, counties and authorities to establish a Joint Insurance Fund to also share risk via self-insurance against liability, property damage and workers compensation. The NJCE JIF membership includes 10 counties and seventeen of their affiliated entities. Please attached membership chart.

Overview

The Insurance Fund Commission's Board of Commissioners is made up of three (3) County employees including a Chairperson and Vice Chairperson. The NJCE JIF has a Board of Commissioners made up of representatives of each of its ten (10) member counties. Please see attached Organization Chart. **The Board of Commissioners are the final decision makers.** Insurance Fund Commissions and Joint Insurance Funds are a public entity but operate similar to an Insurance Company providing a number of unbundled services. They contract with certain professionals including Executive Director, Treasurer, Attorney, Auditor, Actuary, Claims Administrator, Managed Care Provider and Litigation Management (including defense panel law firms). The member Insurance Fund Commission funds and retains the first \$300,000 in coverage for workers compensation and liability claims. The New Jersey Counties Excess Joint Insurance Fund retains the first layer of excess coverage shared with other members of New Jersey Counties Joint Insurance Fund on a joint and several basis through self-funding and risk sharing. The NJCE purchases coverage in the commercial market to provide catastrophic excess insurance and specialty coverage such as POL/EPL and Cyber Liability. Please see attached schematic depicting limits and coverage provided.

Benefits of the Insurance Commission/Joint Insurance Program

There are a **number of benefits** derived from membership in an Insurance Commission and/or Joint Insurance Fund. They include the following:

- The NJCE JIF Model has enabled member Counties and their affiliated entities to **effectively take control of their total cost of risk**. It provides a modernized approach to managing risk that includes an efficient method of insurance procurement that **emphasizes improved buying power and better insulates membership from adverse insurance market conditions** like the current marketplace and also **insulates membership from adverse loss experience**.
- The Insurance Commission and NJCE concept was based on a proven model used by municipal JIFs. This is one of the most **successful shared services arrangement** in New Jersey that includes Inter-County, County to County and shared purchases of miscellaneous ancillary coverage. It allows for **consolidation of insurance coverage and services** resulting in savings to all participating members.
- A **comprehensive claims management program**. This includes an established claims committee to review and provide authorization to pay claims. Each member has a representative that serves on this committee. This differs from purchasing insurance in the commercial market in that you pay a premium and do not have a say on how your claims are handled. The only update is via insurer loss runs. In this program you would have an **intimate involvement in all claims** on a monthly basis via the claims committee who review claim payment authorization requests made by the claims administrator. The claims management program also includes dedicated claim resources, oversight of claims administrator, litigation management, management of the claims (including nurse case management for workers compensation claims), coordinated claim strategy meetings, use of a risk management information system for data analytics and claim adjuster reviews and audits.
- A **comprehensive risk control program**. This includes an established safety committee to review accidents and address training needs. Each member has a representative that serves on this committee. This program focuses on **customized safety training and education** to supplement and compliment your in house risk management program. This will help reduce the number of accidents and minimize their financial impact. Training includes webinar interactive programs, safety video streaming service, instructor led programs. It utilizes a learning management system to keep a record of who trains and for what training programs. The NJCE excess insurer also offers a grant program for certain safety initiatives.
- The **retention of underwriting profit**. This program allows for premium savings of up to 10% to 15%. It allows for retention of underwriting profit generating surplus and allows for dividends back to the membership. With a commercial insurer you pay premium with no chance to receive dividends regardless of your loss experience.
- **Improved communication between insurer and the insured member** via monthly executive committee meetings, claim committee meetings, safety committee meetings, the plan of risk management and monthly monitoring reports which tracks the financials, as well as, expected loss ratio report that measures claim performance against actuarial projections and the surplus generated.
- Provides for **all audit, actuarial and litigation management services**.

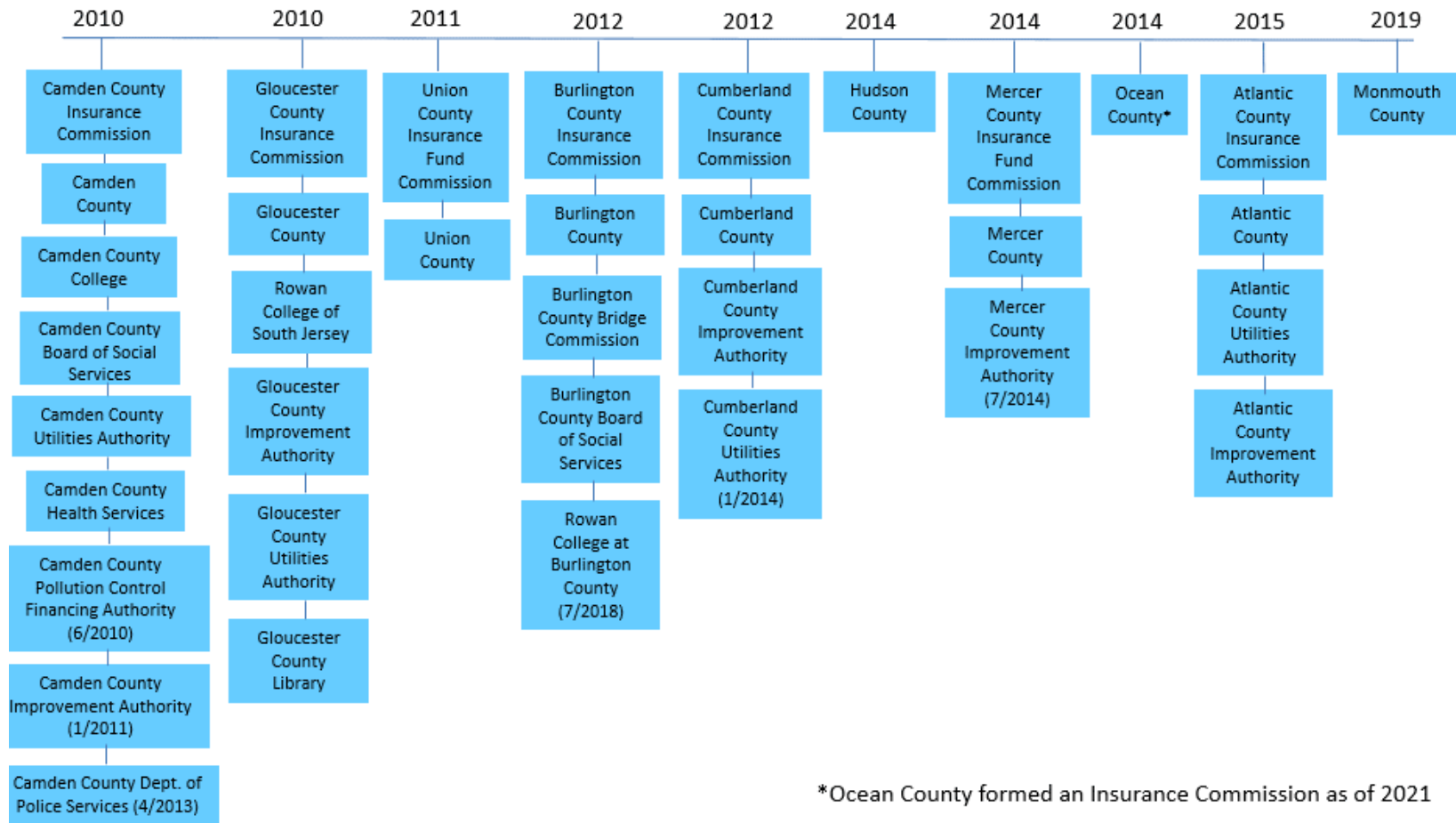
Financial Performance

The NJCE and its member Insurance Commissions are very strong financially. NJCE has a statutory “surplus” of \$13.6 million. Its member Insurance Commissions have a statutory “surplus” of \$55.3 million. The statutory “surplus” on a program wide basis is \$68.9 million. The total dividends returned to the membership is \$12.9 million. The total estimated savings to taxpayers since 2010 is \$110.6 million.

Also attached is a presentation that provides more detail on the benefits of the Insurance Fund Commission and the NJCE JIF.

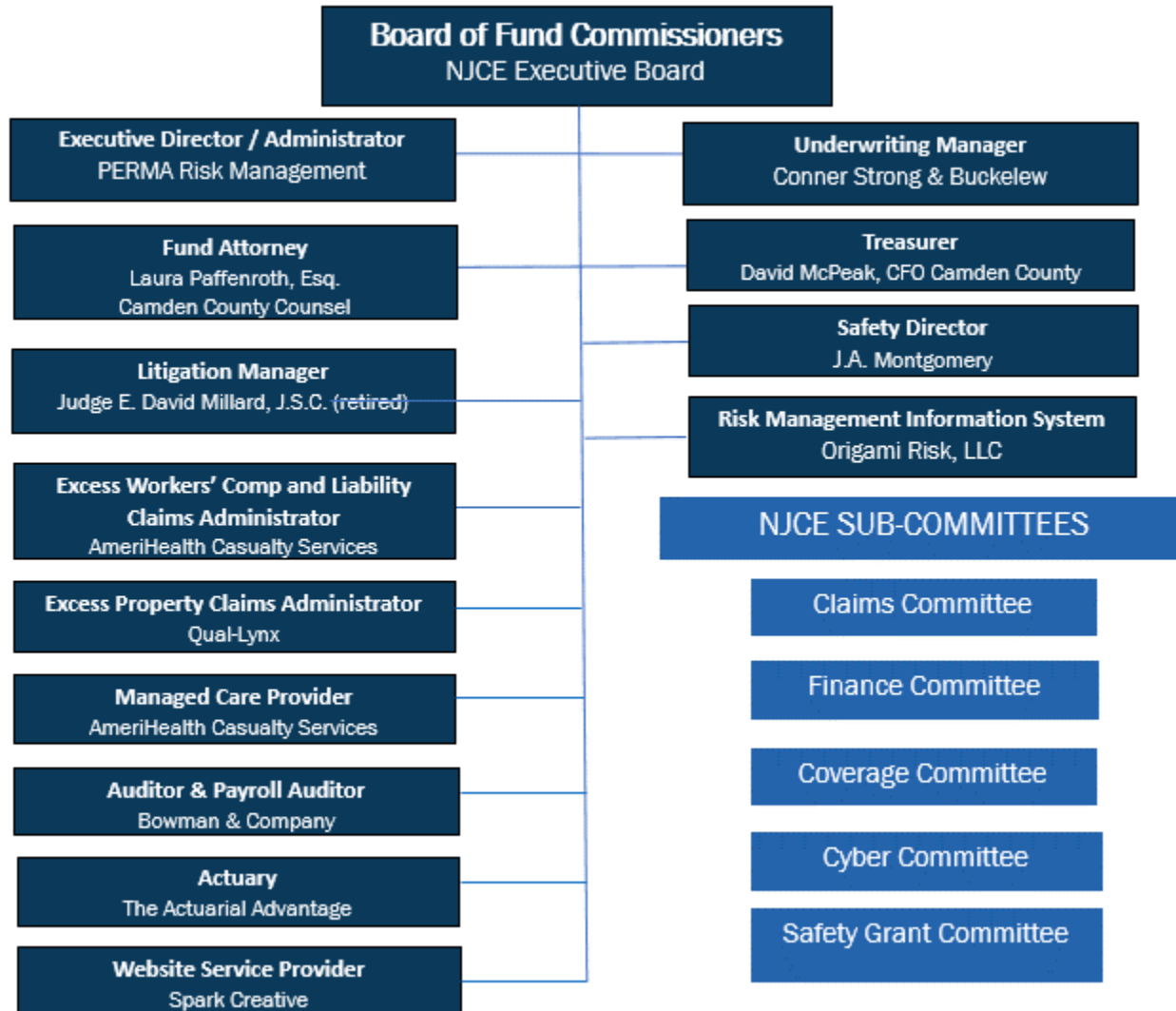
NJCE Membership Chart

New Jersey Counties Excess Joint Insurance Fund

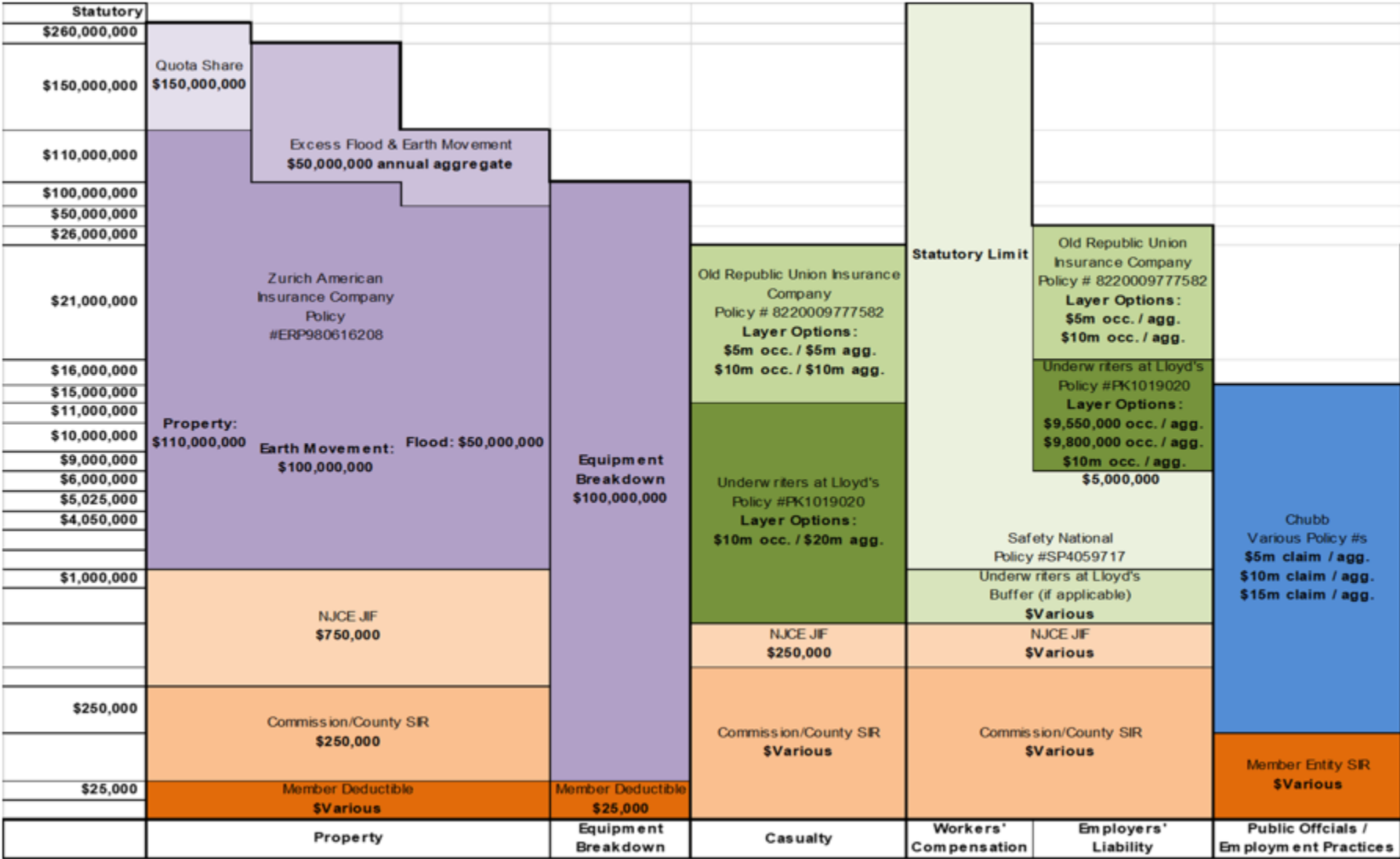


*Ocean County formed an Insurance Commission as of 2021

NJCE Organization Chart



NJCE Limit Schematic



CONNER
STRONG &
BUCKELEW

Marketplace Presentation

NJCE JIF vs. the Market



■ Overview

Looking at a sample set of NJCE members (three counties), we estimate nearly \$7,000,000 of savings over three years versus the standard insurance marketplace.

This would translate into \$15,000,000 to \$20,000,000 of savings for the entire NJCE program, if not more.

We present next an update on the insurance marketplace, including development over the many years and decades, and also laying out the cause of the trends. The marketplace review is followed by a Total Cost of Risk comparison between the market and the NJCE.

This is all of course just estimates based upon our experience, as well as the marketplace trends. Actual results may vary and depend upon specific circumstances,

NJCE Performance *(12/31/2020)*

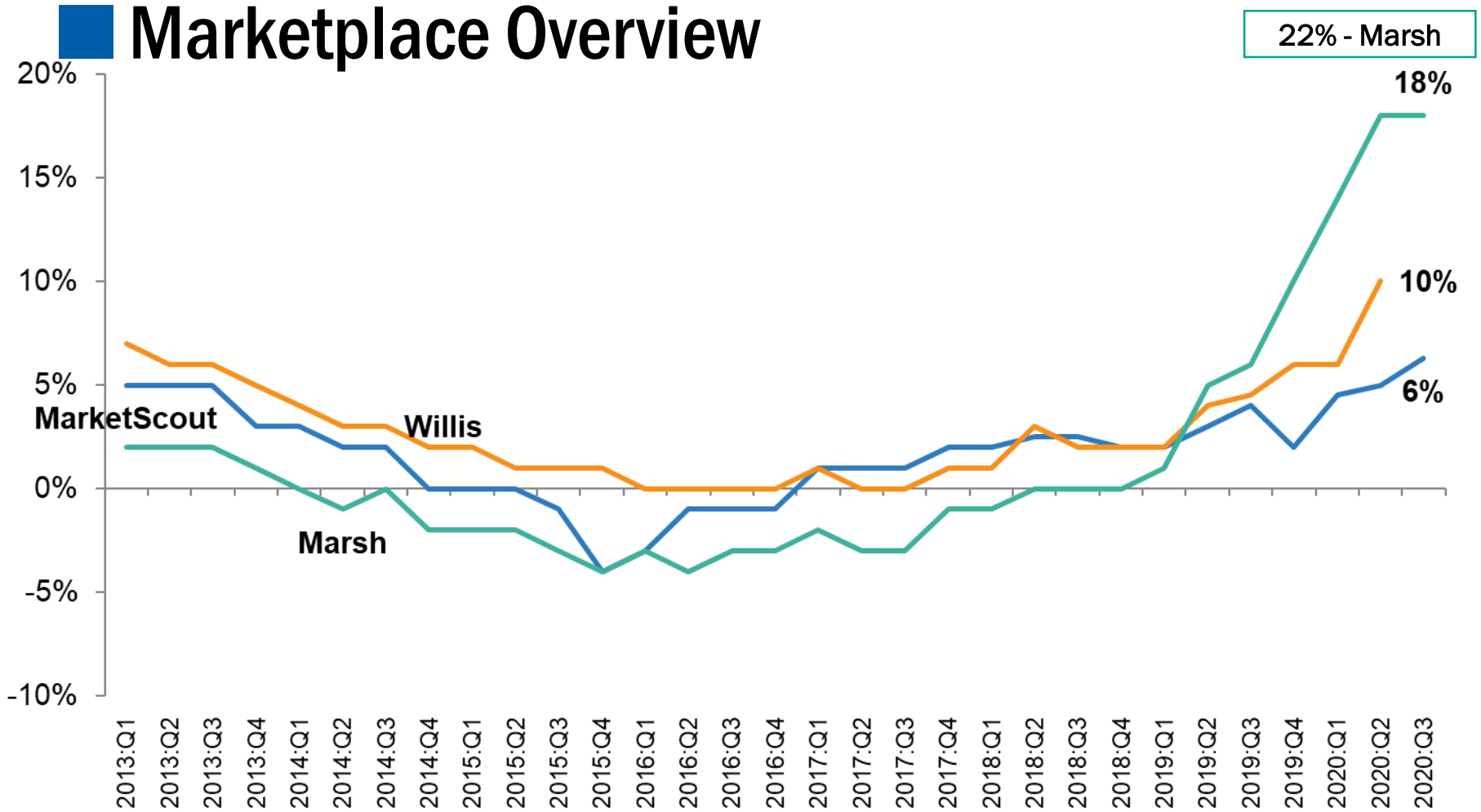
Member	Total Savings	Time in Program
Camden Commission	\$36,713,587	130 Months
Gloucester Commission	\$10,102,816	130 Months
Union Commission	\$16,084,952	118 Months
Burlington Commission	\$21,711,882	108 Months
Cumberland Commission	\$4,090,603	99 Months
Mercer Commission	\$11,737,661	84 Months
Hudson County	\$2,355,726	84 Months
Ocean Commission	\$1,145,451	79 Months
Atlantic Commission	\$6,462,424	72 Months
Monmouth County	\$201,318	21 Months
	\$110,606,419	130 Months

** *Total savings includes Surplus (Deficit), Portion of NJCE Surplus, Dividends Paid, and Compounded Premium Savings*



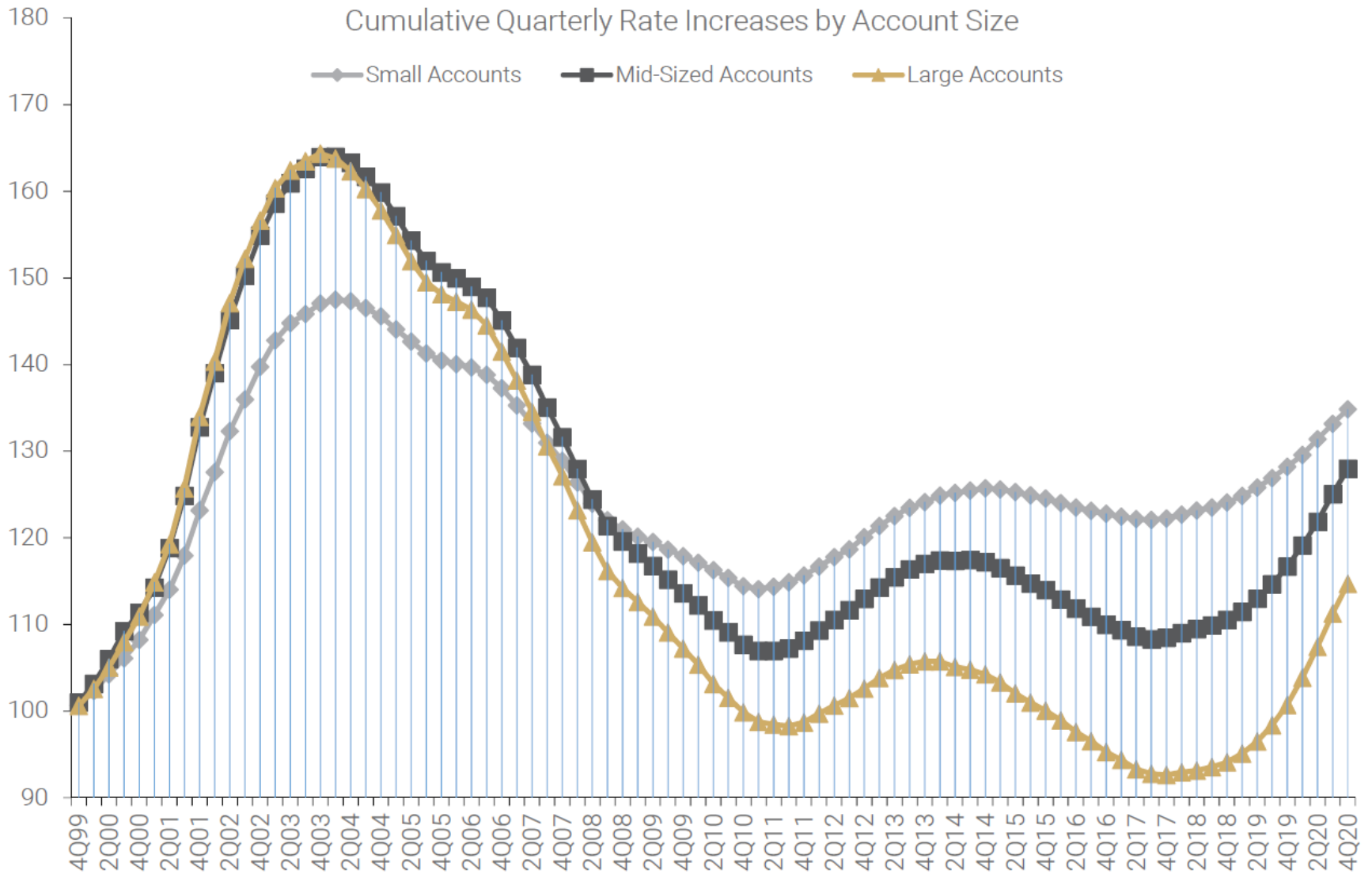
Marketplace Overview

Marketplace Overview



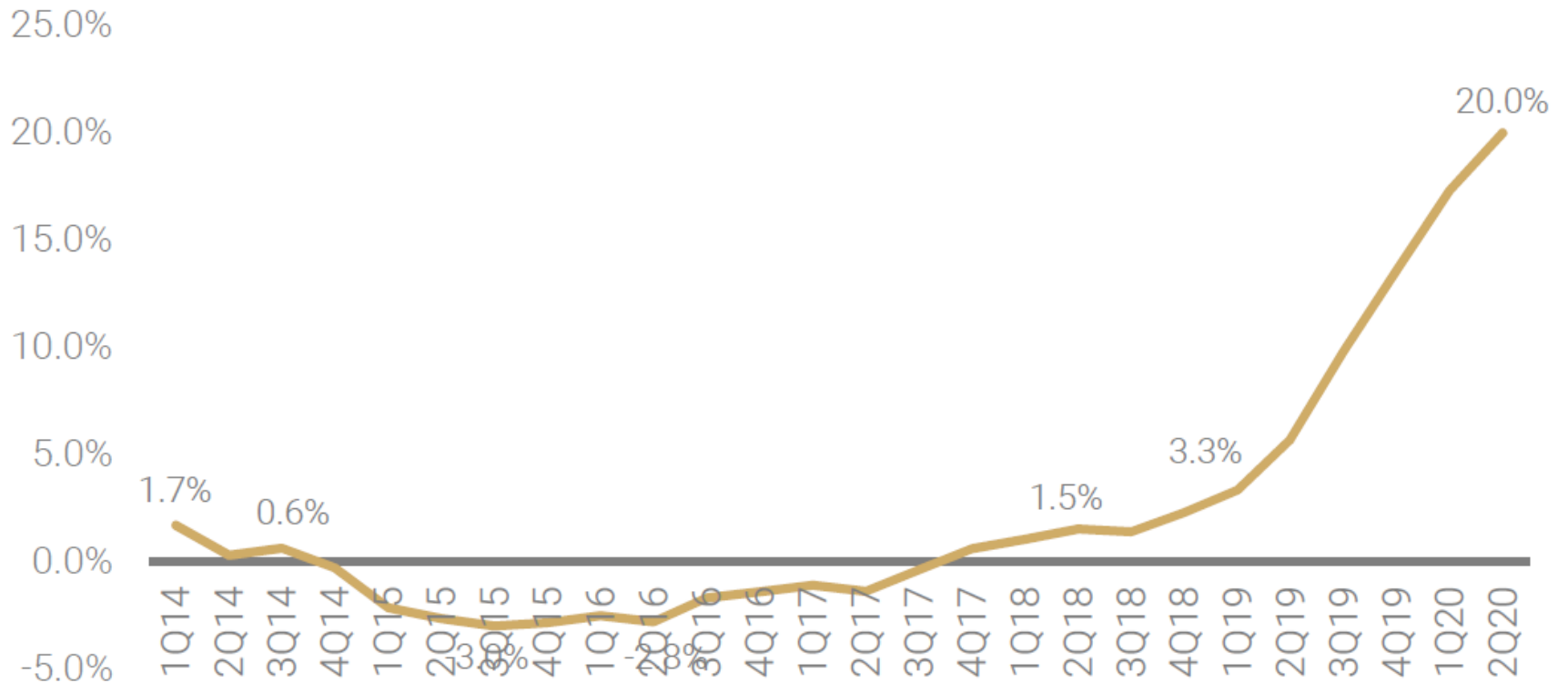
Fastest rate increases in almost 20 years.

Marketplace Overview

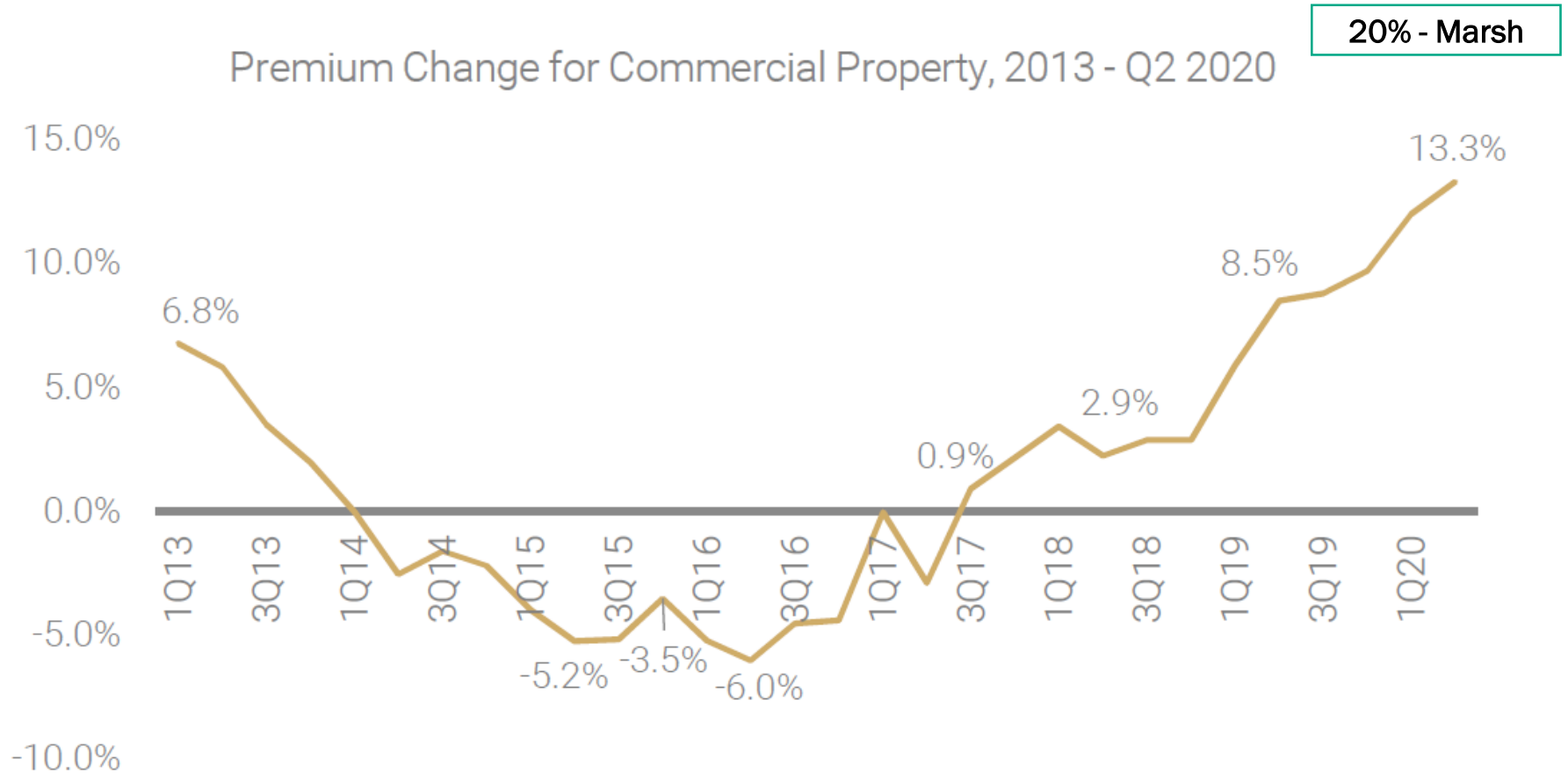


Marketplace Overview

Premium Change for Umbrella, 2014 - Q2 2020



Marketplace Overview



Marketplace Overview

Rate Projections

Line	2021 Forecast
Property	Up 15 to 25%
GL	Up 7.5% to 15%
Umbrella/XS	Up 30% to 150%
WC	Flat
Comm Auto	Up 8% to 15%
D&O	Up to 70%
Cyber	Up 10% to 30%

Market Influences

Line	Trend
Property	Cats, COVID
GL	Social inflation
Umbrella/XS	Social inflation
WC	COVID
Comm Auto	Social inflation
D&O	COVID, IE&D
Cyber	COVID

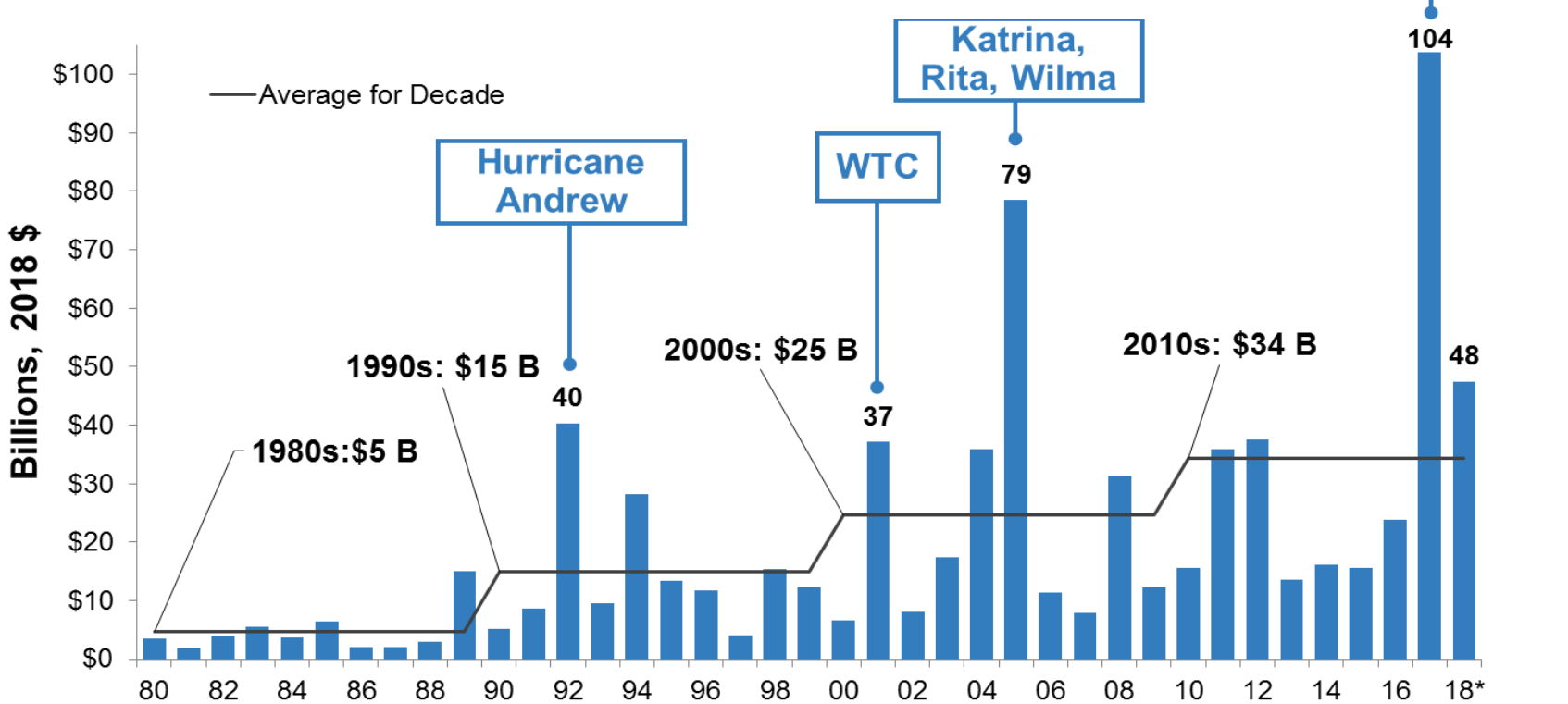
These are all higher than spring projections.

■ Marketplace Overview

Why?

Marketplace Overview

U.S. Inflation-Adjusted Insured Cat Losses



2018 – Third worst year for U.S. Insured Catastrophe Losses. Average Insured Loss per Year for 1980-2018 is \$19.3 B.

■ Marketplace Overview

Social Inflation

A Good Definition

- ▲ “a fancy term to describe rising litigation costs and their impact on insurers’ claim payouts, loss ratios, and, ultimately, how much policyholders pay for coverage.”

Actuarial Interpretation

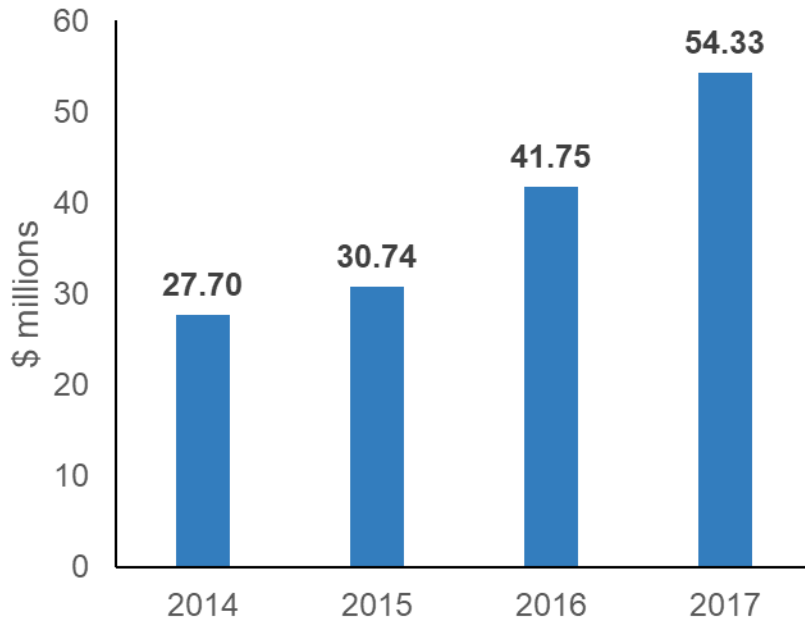
- ▲ “Excessive inflation in claims.”
 - ◆ Occurs when development defies key assumption: Loss Development is RV about stable mean

Marketplace Overview

Social Inflation

“Jackpot Justice”

Median, 50 Largest Jury Verdicts

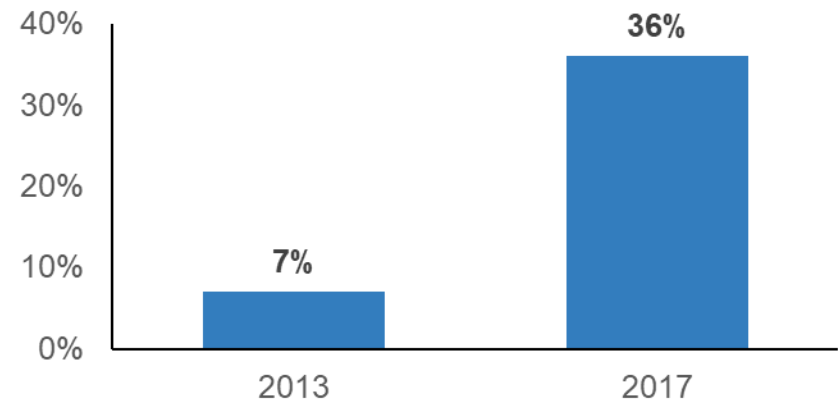


Litigation Financing

Litigation is a financeable asset.

- 68% of US Law Firms

% of US Law Firms Using Litigation Financing



Marketplace Overview

Social Inflation

Upward Creep in Loss Development

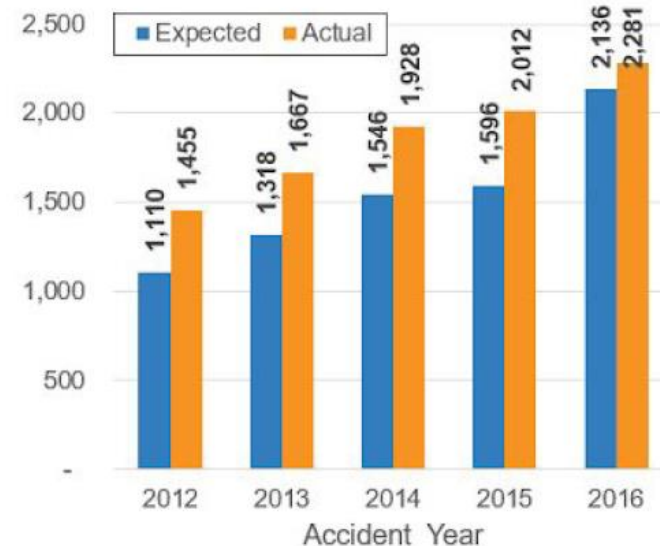
Key Assumption: LDF is RV about mean + inflation

Comm Auto LDFs

	12	24	36	48
2009	1.34	1.14	1.08	1.03
2010	1.36	1.16	1.08	1.04
2011	1.40	1.16	1.08	1.04
2012	1.40	1.16	1.09	1.04
2013	1.41	1.18	1.10	1.04
2014	1.42	1.19	1.10	1.05
2015	1.45	1.18	1.11	
2016	1.43	1.20		
2017	1.44			

2-Year Expected vs. Actual

12-36 Development (\$ Millions)

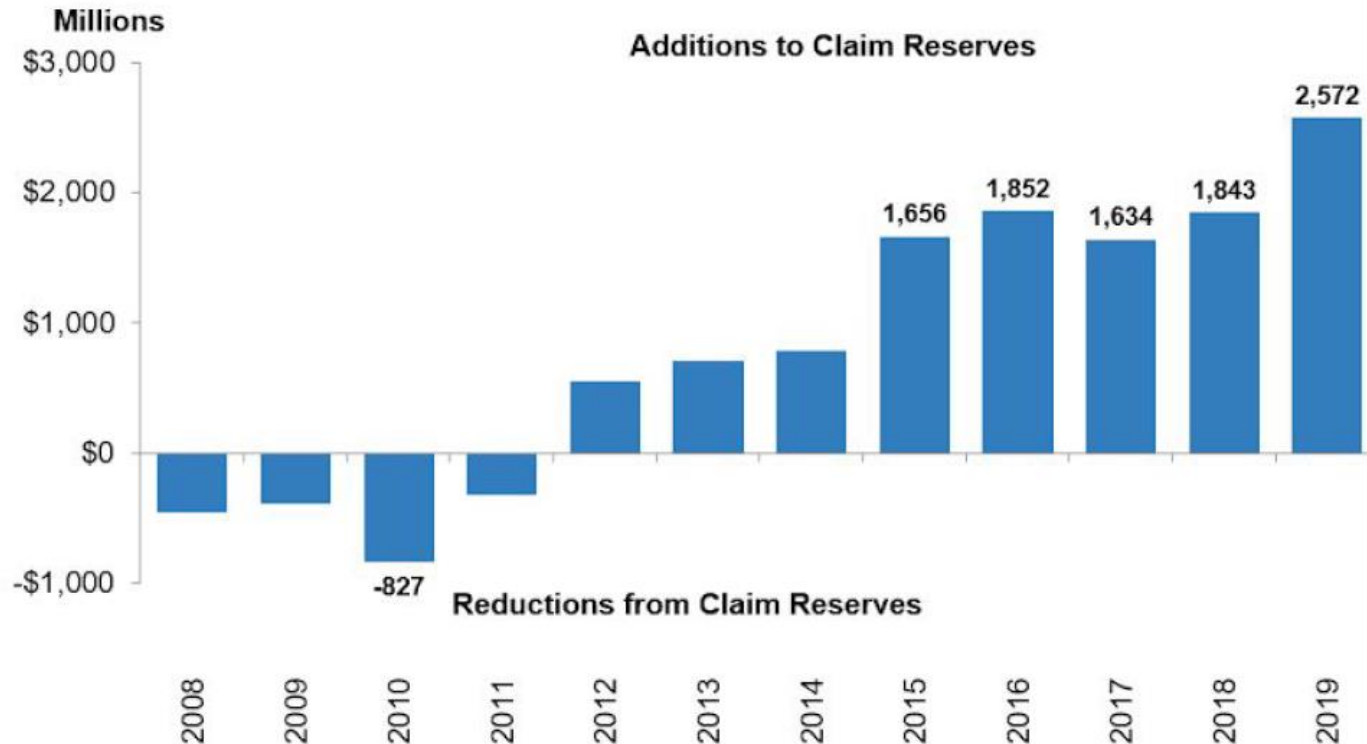


Marketplace Overview

Social Inflation

Social Inflation: The Toll

Reserve Development, Commercial Auto Liability




Sources: NAIC data sourced from S&P Market Intelligence; Insurance Information Institute.

Loss Triangle – Casualty (GL, LEL, AL)

Social Inflation – NJ Public Entities

Incurring Total LDF					
Periods	12 Months	24 Months	36 Months	48 Months	60 Months
1/1/2010 - 12/31/2010	0.00000	1.13780	1.11219	1.02746	0.91319
1/1/2011 - 12/31/2011	0.00000	1.36123	1.25182	1.14434	1.03126
1/1/2012 - 12/31/2012	0.00000	1.44473	1.43415	1.13501	1.24090
1/1/2013 - 12/31/2013	0.00000	1.34765	1.40192	1.22095	1.28895
1/1/2014 - 12/31/2014	0.00000	1.84575	1.66130	1.43813	1.06501
1/1/2015 - 12/31/2015	0.00000	1.64865	1.64527	1.35753	1.09476
1/1/2016 - 12/31/2016	0.00000	2.42395	1.51306	1.12617	
1/1/2017 - 12/31/2017	0.00000	1.73054	1.56209		
1/1/2018 - 12/31/2018	0.00000	1.74066			



40% Increase in LDF

Public Entity

PRICING

Property, Auto and Excess Liability pricing has experienced the largest overall increase in recent months, increases unseen in three decades. For Excess Liability, many markets are imposing renewal increases between 30% and 500%. Carriers are focusing on underwriting discipline, including sexual abuse, social inflation and increased litigation costs. Executive risk lines such as Public Officials / Employment Practices Liability and Cyber are also experiencing pressure due to heightened loss experience nationwide.

COVERAGE

From a coverage standpoint, the market is relatively stable, but some hardening is occurring. Existing programs are experiencing minimal contraction of coverage or terms. Exception to this is found in the property arena, where certain insurers may seek to contract limits in CAT exposed locations (i.e. Flood, Named Storm). Carriers continue to introduce new policy forms and endorsements in an effort to stay current with the marketplace, and gain a competitive advantage against competitors.

DEDUCTIBLES

Many insureds are maintaining their existing program structures, however there has been push for increases on clients with adverse loss development on Property, Excess Liability, Workers' Compensation and Cyber. Overall, retentions and deductibles on other lines of coverage remain per expiring.

CAPACITY

The final months of 2019 witnessed certain insurers leave the Casualty market, including some reinsurers getting out of the United States altogether. Almost all insurers remaining in the space refuse to offer more than \$5m in limits; this is primarily due to restrictions to reinsurance treaties and adverse loss experience. Capacity has contracted in most other lines. The majority of market share is still placed with a few Carriers that maintain a keen focus on the Public Entity Industry.

CHALLENGES

Sexual Abuse / Molestation legislation, Cancer Presumption legislation, Medical Marijuana, Cyber incidents and the effects of the COVID-19 pandemic continue to pose challenges for public entities across the state of New Jersey.



Emerging Risks

- Social Inflation
- Pandemic Risk
- Sexual Abuse and Molestation Claims
- Statutory Presumption Acts
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Climate & Weather
 - Storm Surge Risk;
 - Shortening and Intensifying Winters
 - Increased Precipitation and Resulting Inland Flooding
 - Intensifying Droughts
- Internet of Things (IoT)
 - Telematics and Connected Vehicles
 - Connected Buildings/Cities
 - Cybersecurity
 - Cyber-attacks are now seen as one of the most serious economic and national security challenges now facing governments around the world.
- Autonomous Vehicles
- Nanotechnology
- Marijuana Legalization & Workers Compensation

Analysis

An iceberg floating in the ocean. The tip of the iceberg is above the water, and the much larger part is submerged below the surface. The background is a blue sky and ocean.

INSURANCE PREMIUMS

Why focus on just reducing **those** costs.....

.....when **these** costs are 3Xs larger?

**SELF-INSURED
LOSSES**

TOTAL BUSINESS COST

■ Benefits of NJCE's Approach

PERMA has over **30 years** of success with the MEL & NJCE JIFs

Loss Rate Reduction

65%

Total Taxpayer Savings

\$3.1BB



Full financial **transparency** and **control**

Significant **economies of scale** and **buying power**



Risk sharing with fellow county members in NJCE community



Challenging exposures are easily addressed



Long-Term **Stability** & **Predictability**

■ Total Cost of Risk Analysis

Methodology

- Analyzed three of our county members over past three years (2018 to present)
- Included the combination of premium savings and rate delta versus the marketplace
 - Premium savings are based on premium savings members found upon joining the NJCE
 - Rate changes are based upon the previously displayed marketplace data

Results

- On the low end, we saw 5% savings versus the marketplace, which represented about \$1.4m
- On the high end, we saw 36% savings versus the marketplace, which represented about \$4.4m
- Combining all three counties, we saw 15% to 23% savings, representing \$4.0m - \$6.7m

Savings	Low	High	Low	High
Per County	\$1.4m	\$4.4m	5%	36%
Combined	\$4.0m	\$6.7m	15%	23%

■ Total Cost of Risk Analysis

What Was Not Contemplated in the Analysis?

The analysis was very conservative, therefore it does not include many important items, which could significantly increase the savings.

- Surplus and dividends were not included
 - Surplus and dividends are generated out of our self-insured retentions (Insurance Commissions and NJCE JIF) via risk control efforts reducing our loss profile, beating expected losses
- The market rates are general across the entire insurance marketplace, so there was no direct contemplation for the public entity space
 - Since 2019, public entities saw 15% - 20% increases in Property premiums and 30% - 300% increases in Liability premiums
 - Since 2019, public entities saw their retentions increase over 100%, which come at additional self-insured costs
- The NJCE provides significant risk control and claims services within its assessment, which would come at significant additional cost outside the JIF

All of these additional costs and savings could inflate the NJCE's savings presented on the previous slide by another \$6m - \$19m.



Public Sector Risk Control Program



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

J.A. Montgomery
CONSULTING

Result-Oriented Comprehensive Risk Control Program

- All of the following are part of the risk control program for New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) public sector clients, of J. A. Montgomery Consulting:
 - Risk Control Consultation Visits
 - Training Programs
 - Safety Director Bulletins
 - Claims Review and Follow Up
 - Leadership Training for Supervisors
 - Law Enforcement Risk Control
 - Customized Training
 - Safety Committee Attendance

Result-Oriented Comprehensive Risk Control Program

- Risk Control Consultation Visits
 - One on one, on-site consultation including a review of facilities and current conditions
 - Includes job site observations
 - A report is generated with findings and recommendations for each visit
 - J. A. Montgomery conducts over 1,300 risk control visits for public sector clients each year.
 - Assistance with PEOSH compliance inspections, customized training and citation abatement.

Training and Education

- Training and Education

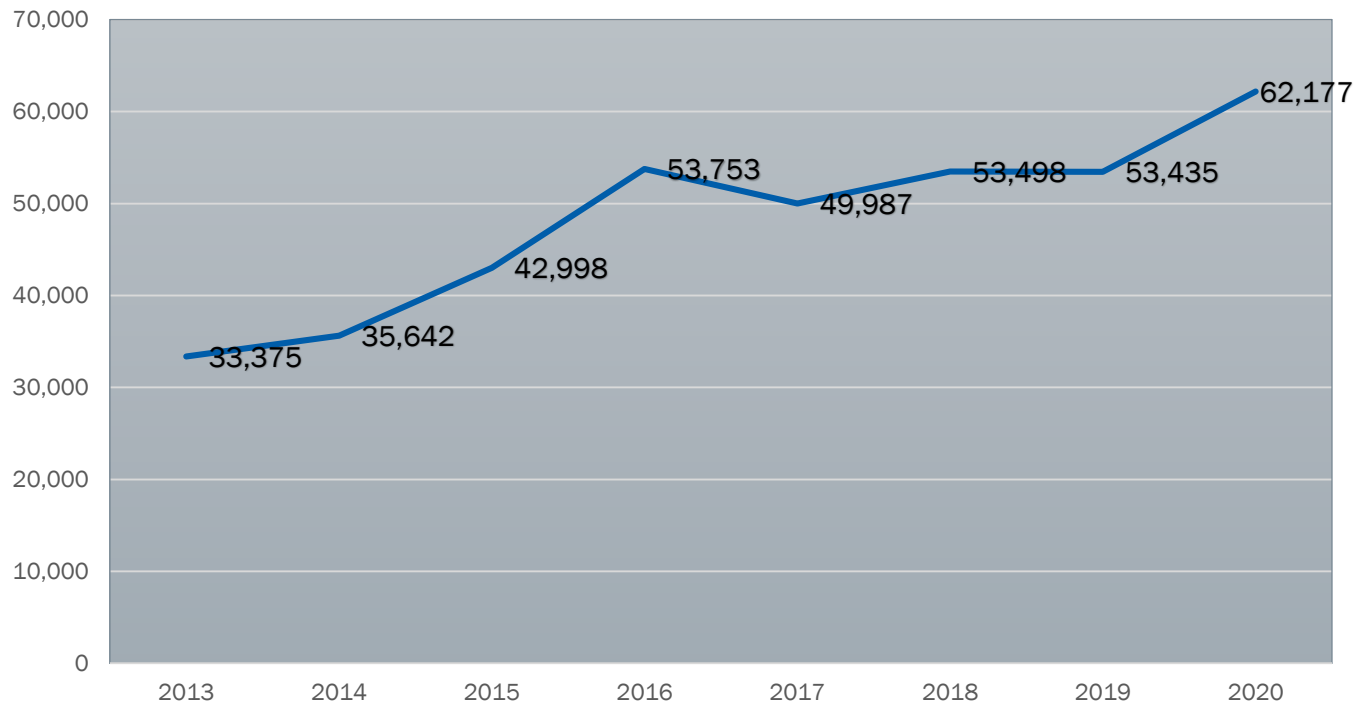
- Training Formats (All training course material is written by J.A. Montgomery):

- As a result of the Pandemic Live, Instructor-Led Webinars were created and conducted to provide essential safety training to employees each month (40+ courses)
 - CEU credits available
 - All webinars are “interactive”
- In-Classroom training for small groups
- Online Digital Streaming Safety Library with over 170 titles, available 24/7 for all public sector clients
- Online Video Briefings (15-20 minute) on safety topics requested by public sector entities available 24/7, produced “in-house.”

Training and Education

- Training Program (All training attendance is tracked through a Learning Management System (LMS) administered by J.A. Montgomery)

2013-2020 J. A. Montgomery Total Training Participants:



Claims Review and Follow-Up

- J. A. Montgomery risk control consultants actively participate in all monthly claims review meetings with public sector clients. Through this process, we are able to identify safety and administrative issues that need to be addressed. We follow up on specific claims as requested and provide recommendations as needed.

Safety Committees

- J. A. Montgomery risk control consultants actively participate in all Safety and Accident Review Committee meetings with public sector clients. Through this process, we are able to identify safety, operations and training issues that need to be addressed. Agendas and minutes are prepared and distributed by J.A. Montgomery Consulting staff members

Law Enforcement Risk Control Program

- Training:
 - In-Person or Instructor Led Webinar Training for the following courses:
 - Preparing for the Unspeakable
 - Risk Management for Police and Fire Command Staffs
 - Risk Management for First-Line Supervisors
 - Below 100 "Train and Trainer" Program
 - Below 100 Training Seminars for Police Personnel
 - Practical Leadership Strategies/21 Irrefutable Laws of Leadership
 - Preparing for 1st Amendment Audits
 - Implicit Bias
 - Building Trust and a Constitutionally Sound Police Agency

Claims Management



Claims Management

- Serve as Claims Resource and Provide Technical Claims Support on all lines of coverage, including General Liability, Workers' Compensation, Property, Public Officials, Medical Malpractice and Cyber claims
 - Coordination with Excess Carriers and Litigation Manager for litigation strategy and settlement
- COVID-19
 - Coordination and management of COVID-19 claims throughout the NJCE
 - Engaged expert defense counsel to assist with management of claims
 - Distributed guidelines and resources for COVID-19 claims reporting and management
- TPA Summit – March 6, 2020
 - Brought all TPAs together to share information and foster uniformity throughout the NJCE counties/commissions

Claims Management – Past Successes

- Consolidation of Claims Oversight – PERMA Claims
- Origami Risk– Implementation of State of the Art Risk Management Information System
- Active Litigation Management working with Claims Committee, Excess Carriers, Commissioners and Judge Millard
- Managed Care Provider Network Strength Analysis
- Emergency Claims Response Protocols
- Formation of NJCE Claims Committee
- Property Claims Management – introduction of a TPA to handle all property claims.
- Coordination with Risk Control Services
- Aggressive Claims Advocacy
- Review & Analysis of Insurer Reserving Practices
- Claims Charter
- Coordinate Claims Audits and Reviews
- Assistance with Claim Reporting
- Coordination and Collaboration with the Municipal Excess Liability Joint Insurance Fund (MEL)
- Coordination between Commission TPAs and NJCE
- Utilization of NJCE Managed Care Network for improved Medical Cost Savings
- Partnership with Commissions’ Risk Managers
- Strategies to Maintain Effective Relationships with Medical Providers
- Loss Summaries/Trending Analysis
- Cyber Claims Reporting/ Coordination of Resources