

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, JULY 15, 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>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Ocean County Insurance Fund will Commission will conduct its July 15, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Asbury Park Press and Atlantic City Press,
- (2) Filing advance written notice of this meeting with the Commissioners of the Ocean County Insurance Fund Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

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

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: July 15, 2021
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: June 17, 2021Appendix I**

- CORRESPONDENCE:**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....**Pages 3-17**

- TREASURER – Julie Tarrant**
 - Resolution 18-21 July Bills List – *Motion (Roll Call Vote)*.....**Page 18**

- CLAIMS ADMINISTRATOR– QUAL LYNXPage 19**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....**Pages 20-26**

- 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)**
 - Resolution 19-21 Closed Session.....**Page 27**

- Motion to approve the PARS as discussed during Executive Session**

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [August 19, 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: July 15, 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 June. There were (7) seven certificate of insurances issued during the month.

❑ **Motion to approve the certificate of insurance report**

❑ **Ocean County Insurance Fund Commission Website** – The website is live and includes many of the Insurance Commission documents. The URL address is: ocifc-nj.org. The Fund Office is working with the vendor to process some minor revisions. If anyone has any comments or feedback on the website, please contact the Fund Office. The site will be updated on a monthly basis.

❑ **2021 Initiatives** – As discussed at previous meetings, 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. As respects to items 1 and 2, Executive Director will provide potential meeting dates to kick off these initiatives. As respects to item 3, Executive Director spoke to the Actuary and Actuary indicated with approval from the County we can begin a dialogue on what we will need to transition the legacy claims. As respects to item 4, CSB and Perma met with OCUA's consultant to give them an overview of the OCIFC renewal option. A meeting is scheduled with OCUA on July 13 to do a more formal presentation.

❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 6-10)** – The NJCE met on June 24, 2021. A written summary report of the meeting is included in the agenda on pages 6-10. The NJCE will meet again on September 23, 2021 at 9:30 AM.

❑ **NJCE Property & Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2021** the Fund has a surplus of **\$13,810,204**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$28,546,382**.

Please note the reduction in the surplus in the 2016, 2020 and 2021 fund years. The most significant change is a result of the projected \$10 million that COVID related workers' compensation claims will eventually cost the NJCE. The NJCE is strengthening its claim and IBNR reserves because of the uncertainty over the recovery from the excess insurer Safety

National. Therefore, our strategy is to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Hopefully, the NJCE will be successful in making a full recovery from Safety National so that it can reverse this accrual. In addition to this, the Actuary is further strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year.

- ❑ **NJCE JIF Cyber Task Force (Pages 14-17)** – Included in the agenda on pages 14-17 is a news alert from the NJCE JIF Cyber Task Force.
- ❑ **Origami** – The Fund Office and Risk Manager Consultant will meet with County representatives on Monday, July 19, 2021 at 2:00 PM to discuss Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages.
- ❑ **2022 Renewal – Underwriting Data Collection** - The Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data.
- ❑ **2021 Government Finance Officers Association of NJ (GFOA of NJ)** – Both PERMA and J.A. Montgomery has been invited to provide separate presentations at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.
- ❑ **2021 New Jersey Association of Counties Conference** - The 71st Annual Conference is scheduled to be held from October 11th – October 14th at Caesar’s in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will most likely be presenting at the NJAC conference in October.
- ❑ **2021 NJLM Annual Conference** - The 106th Annual New Jersey State League of Municipalities Conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City.
- ❑ **Claims Committee** – OCIFC held its 1st Claims Committee meeting on July 8th. Executive Director will provide a verbal update.
- ❑ **NJCE v Commercial Market Webinar** – PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery will present a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. The webinar is scheduled for Friday, July 23, 2021, 12:30 PM – 1:30 PM. An e-mail invite was sent out on 7-9-21. If you wish to join us you can register at: https://permainc.zoom.us/webinar/register/WN_H5BlezYzTYyOteFv4vHg

Ocean County Insurance Fund Commission

Certificate of Insurance Monthly Report

m 6/1/2021 To 7/1/2021

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|---|---|--|---------------------------|--------------------|
| H - Department of Children and I - County of Ocean | Families P.O. Box 729 Trenton, NJ 08625 | Re: assisting in the investigations of sexual assault and child abuse Evidence of Insurance as respects to assisting in the investigations of sexual assault and child abuse. | 6/2/2021 #2929638 | GL AU EX WC OTH |
| H - Ocean County I - County of Ocean | 101 Hooper Ave, 2nd Floor, Admin Bldg Toms River, NJ 08754 | Evidence of Insurance with respect to NJDEP Grant. | 6/8/2021 #2932610 | GL AU EX WC OTH |
| H - Township of Long Beach I - County of Ocean | 6805 Long Beach Blvd. Branch Beach Twp, NJ 08008 | Evidence of Insurance as respects to participation in Story Walk in Bayview Park in Surf City | 6/11/2021 #2934849 | GL AU EX WC OTH |
| H - NJDCF I - County of Ocean | 50 East State Street, Floor 3 PO Box 717 Trenton, NJ 08625 | RE: Contract 21DXQR 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 Contract: 21DXQR | 6/15/2021 #2937293 | GL AU EX WC OTH |
| H - NJDCF I - County of Ocean | 50 East State Street, Floor 3 PO Box 717 Trenton, NJ 08625 | RE: Contract 22DXQR 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 Contract: 22DXQR | 6/18/2021 #2940374 | GL AU EX WC OTH |
| H - Ocean County Board of Social I - County of Ocean | Services 1027 Hooper Ave P.O. Box 547 Toms River, NJ 08754 | Evidence of Insurance. All operations usual to County Governmental Entity as respects to the Office of Senior Services Contract. Named Insured for Worker Compensation includes Ocean County Board of Social Services. | 6/25/2021 #2944388 | GL AU EX WC OTH |
| H - Borough of Ocean Gate I - County of Ocean | 801 Ocean Gate Ave Ocean Gate, NJ NJ08740 | RE: Parks and Rec teaching tennis & pickleball Evidence of Insurance as respects to Ocean County Parks and Recreation teaching pickleball and tennis during the current calendar year. | 6/28/2021 #2948134 | GL AU EX WC OTH |
| Total # of Holders: 7 | | | | |



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 24, 2021
Memo to: Ocean County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: June 24, 2021 Special Meeting

Correspondence-Excess Property Claims Administrator: QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Mr. Roselli said current staffing will remain in place and said he expects no changes in service.

2021 Amended Budget: Executive Director reported that last month, the Fund introduced a proposed 2021 amended budget as the NJCE Board agreed that the JIF would charge an additional assessment to the premium portion of the 2021 excess renewal delta which totaled \$609,437. Following the public hearing, the Board adopted the 2021 amended budget and certified the additional assessments.

December 31, 2020 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2020 and provided a summary review of the Financial Statements.

Fund Auditor highlighted the following items:

- The *Comparative Statements of Net Position-Exhibit A1* included a new line item *Excess Insurance Recoverable*, which refers to the anticipated recovery of 2020 COVID-19 claims.
- Audit report reflects financials thru date of issuance and the final report to be presented in September may be updated slightly. The draft audit shows Claims Expenses comprised of Reserves and Incurred But Not Reported (IBNR) as of December 31, 2020. The Actuary's loss reserves report as of March 2021 reflected \$1.2 million in claims that existed as of December 31, 2020, which are not reflected as a liability in the draft report; if reflected the year-end financials would result in a break-even financial position. Fund Auditor noted discussion with management was held and based on historical precedent the Actuary's loss reserves as of December 31, 2020 would be relied upon for this audit.
- The *Notes to Financial Statements – Note #7* reflects each Commission and stand-alone County member have equity and interest in the NJCE JIF based on a percentage of assessments paid as of December 31, 2020.

To supplement the Auditor's discussion on the additional \$1.2 million in claim activity, Executive Director reviewed the Financial Fast Tracks as of March 31st and April 30th and noted reductions in the surplus in the 2016, 2020 and 2021 fund years. Executive Director reported the most significant change

is a result of the projected \$10 million that COVID-19 related workers' compensation claims will eventually cost the NJCE. Executive Director reported the NJCE is strengthening its claim and IBNR reserves due to the uncertainty over the recovery from the excess insurer Safety National. Therefore, the strategy is to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Executive Director reported the MEL JIF is experiencing the same issue with Safety National and a meeting was held with the Insurance Commissioner of NJ Department of Banking & Insurance to put them on notice that the carrier is taking a hard line on providing coverage. Hopefully, the NJCE will be successful in making a full recovery from Safety National so that it can reverse this accrual. In addition to this, the Actuary is strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year.

Fund Auditor concluded review of the audit and reported there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Professional Services Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee from last year was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. Executive Director estimated the services for a Technical Writer would not exceed \$25,000. The Board of Fund Commissioners authorized the Fund office to work with the Fund Attorney to procure these services via competitive contract so they are in place for 2022.

NJCE Finance Committee: Executive Director reported 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 either Thursday July 22nd and/or Friday July 23rd to promote interaction and allow for questions. The Board of Fund Commissioners agreed with the suggestion to host up to two interactive webinars.

NJCE Cyber Task Force: The task force met on May 17, 2021 to discuss to discuss cyber-related issues and develop a cyber-risk management program; minutes from the meeting were included for information. An additional meeting will be scheduled for July and a draft cyber-risk management program will be reviewed.

Included in the agenda were copies of a news alert focusing on recent cyber-attacks highlighting the importance of reviewing cyber risk management programs and finding ways to better protect your networks.

NJCE Coverage Committee: A meeting of this committee will be scheduled in July to discuss County-related coverage issues.

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund’s meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Prospective Membership: Executive Director reported the County of Essex and Middlesex County Insurance Commission were renewing mid-2021 and were identified as potential members. The County of Essex chose to remain with their commercially placed program and initial discussions are being held with Middlesex County Insurance Commission for potential membership.

New Members: The Burlington County Special Services School District & Burlington County Institute of Technology have agreed to join the Burlington County Insurance Commission for certain lines of insurance effective July 1, 2021. Included is an updated member chart reflecting a total of 29 entities.

Pollution Liability Coverage: Executive Director reported Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF).

Learning Management System: J.A. Montgomery provided an update on the status of the online Learning Management System (LMS) and reported the system went live on April 1st. FirstNet, the LMS vendor, has provided instructional webinars on how to navigate the system as a Training Administrator. Safety Director said members may contact his office if additional Training Administrators are requested.

2022 Renewal – Underwriting Data Collection: Deputy Executive Director reported the Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

NJ Sustainable Energy Joint Meeting (NJSEM): Deputy Executive Director reported the NJSEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles (“EVs”), the fast-developing EV market, the State’s strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. More information on the NJSEM may be found at www.njsem.org.

Membership Renewal: Deputy Executive Director reported the Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents were emailed and mailed on 5/25/2021.

2021 Government Finance Officers Association of NJ (GFOA of NJ): Deputy Executive Director reported J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden

Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community. Executive Director thanked Commissioner Wood for her assistance in presenting this speaking opportunity.

2021 Financial Disclosures: The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. Deputy Executive Director reported the Fund office will follow up with Commissioners that have not completed their filing.

Underwriting Manager Report

Underwriting Manager noted the upcoming Coverage Committee meeting will include review of the upcoming 2022 renewal and marketplace conditions.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2021, as well as, upcoming training events.

Safety Director reported Munich Re 2021 Safety Grant Program would be administered differently in that members should submit proposed purchases first and once approved then Munich Re would directly deal with vendors for those safety-related purchases. Safety Director will issue a memorandum and guidelines for members to use as reference on the new process.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of May 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 23, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

| NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND | | | | | |
|---|-----------------------------|---------------------------|------------------|--------------|------------------------|
| 2021 BUDGET - MAY 2021 AMENDMENT | | | | | |
| APPROPRIATIONS | (A) | (C) | (D) | (E) | |
| I. Claims and Excess Insurance | | | (C - A) | (D / A) | Amended 2021 Budget |
| Claims | ANNUALIZED BUDGET FY2020 | PROPOSED BUDGET FY2021 | Change \$ | Change % | Premium Delta |
| Property | 836,999 | 910,261 | 73,262 | 8.8% | |
| Liability | 997,334 | 897,602 | (99,732) | -10.0% | |
| Auto | 258,435 | 232,593 | (25,842) | -10.0% | |
| Workers' Comp. | 2,683,444 | 2,282,295 | (401,149) | -14.9% | |
| WC 150 x 1K (7720) | 136,422 | 122,780 | (13,642) | -10.0% | |
| Subtotal - Claims | 4,912,634 | 4,445,531 | (467,103) | -9.5% | |
| Premiums | | | | | |
| Property | 6,119,498 | 7,202,167 | 1,082,669 | 17.7% | 132,004 |
| XS Flood to 50 | 501,164 | 596,498 | 95,334 | 19.0% | (50,970) |
| Liability (Brit) | 3,924,402 | 3,924,402 | (0) | 0.0% | 528,400 |
| Workers Comp (450 x 550) * | 1,045,289 | 964,203 | (81,086) | -7.8% | |
| Workers Comp (Stat x 1MIL/ x 3MIL Mc | 2,080,846 | 2,199,012 | 118,166 | 5.7% | 3 |
| SubTotal Premiums | 13,671,199 | 14,886,282 | 1,215,083 | 8.9% | 609,437 |
| Total Loss Fund | 18,583,833 | 19,331,813 | 747,980 | 4.0% | 609,437 |
| II. Expenses, Fees & Contingency | | | | | |
| Claims Adjustment | 68,190 | 69,553 | 1,364 | 2.0% | |
| Claims Adjustment - Property | 17,000 | 17,340 | 340 | 2.0% | |
| Safety Director | 412,378 | 420,625 | 8,247 | 2.0% | |
| General Expense | | | | | |
| Exec. Director | 683,641 | 697,313 | 13,672 | 2.0% | |
| Actuary | 23,045 | 23,505 | 461 | 2.0% | |
| Auditor | 14,930 | 15,229 | 299 | 2.0% | |
| Attorney | 15,654 | 15,654 | 0 | 0.0% | |
| Treasurer | 15,653 | 15,653 | 0 | 0.0% | |
| Underwriting Manager | 435,096 | 443,798 | 8,702 | 2.0% | |
| Underwriting Data Consolidation | 98,110 | 100,073 | 1,962 | 2.0% | |
| Payroll Audit | 16,423 | 16,751 | 328 | 2.0% | |
| Safety Institute Funding | 100,004 | 100,004 | 0 | 0.0% | |
| Misc. Expense & Contingency | 12,220 | 20,000 | 7,780 | 63.7% | |
| Total Fund Exp & Contingency | 1,912,343 | 1,955,499 | 43,156 | 2.3% | |
| Risk Management Consultant | 102,124 | 102,124 | 0 | 0.0% | |
| Total Self Insured Program | 20,598,299 | 21,389,435 | 791,136 | 3.8% | |
| Ancillary Coverages | | | | | |
| Excess Liability | 611,653 | 1,700,000 | 1,088,347 | 177.9% | |
| Property 150 x 110 | 554,779 | 500,341 | (54,438) | -9.8% | |
| POL/EPL | 1,211,835 | 1,305,838 | 94,003 | 7.8% | |
| Crime Program | 163,805 | 175,281 | 11,476 | 7.0% | |
| Medical Malpractice | 855,364 | 940,860 | 85,496 | 10.0% | |
| Pollution Liability | 283,750 | 298,896 | 10,578 | 4.8% | |
| Employed Lawyers Liability | 154,198 | 161,913 | 7,715 | 5.0% | |
| Cyber Liability | 426,060 | 511,273 | 85,213 | 20.0% | |
| Aviation | 119,274 | 87,327 | (3,548) | -3.9% | |
| Marina Operators Liability | 11,971 | 17,114 | 5,143 | 43.0% | |
| Total Ancillary Coverages | 4,392,689 | 5,698,843 | 1,306,154 | 29.7% | |
| Total FUND Disbursements | 24,990,988 | 27,088,278 | 2,097,290 | 8.4% | 27,697,716 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|--|------------------------------------|------------------|--------------------|--------------------|--------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | April 30, 2021 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS | YTD | PRIOR | FUND |
| | | MONTH | CHANGE | YEAR END | BALANCE |
| 1. | UNDERWRITING INCOME | 2,270,708 | 9,204,700 | 188,496,467 | 197,701,167 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 50,362 | 320,886 | 7,089,259 | 7,410,146 |
| | Case Reserves | 411,724 | 1,752,030 | 9,041,576 | 10,793,606 |
| | IBNR | 249,922 | 1,621,523 | 9,477,682 | 11,099,205 |
| | Discounted Claim Value | (69,217) | 59,261 | (1,855,299) | (1,796,038) |
| | Excess Recoveries | 0 | (388,517) | (1,286,205) | (1,674,722) |
| | TOTAL CLAIMS | 642,790 | 3,365,183 | 22,467,013 | 25,832,196 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 1,694,148 | 6,776,242 | 132,722,487 | 139,498,730 |
| | Administrative | 163,360 | 698,358 | 14,328,278 | 15,026,635 |
| | TOTAL EXPENSES | 1,857,508 | 7,474,600 | 147,050,765 | 154,525,365 |
| 4. | UNDERWRITING PROFIT (1-2-3) | (229,590) | (1,635,083) | 18,978,689 | 17,343,605 |
| 5. | INVESTMENT INCOME | 7,165 | 13,137 | 1,561,013 | 1,574,150 |
| 6. | PROFIT (4+5) | (222,425) | (1,621,947) | 20,539,702 | 18,917,755 |
| 7. | Dividend | 0 | 0 | 5,107,551 | 5,107,551 |
| 8. | SURPLUS (6-7) | (222,425) | (1,621,947) | 15,432,151 | 13,810,204 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | 2010 | 87 | 193 | 313,887 | 314,080 |
| | 2011 | 150 | 366 | 817,021 | 817,388 |
| | 2012 | 229 | (10,101) | 775,737 | 765,635 |
| | 2013 | 410 | 34,236 | 1,435,473 | 1,469,709 |
| | 2014 | 605 | 29,953 | 2,370,698 | 2,400,651 |
| | 2015 | 736 | (6,686) | 1,465,627 | 1,458,940 |
| | 2016 | 775 | (497,574) | 2,615,331 | 2,117,757 |
| | 2017 | 893 | (63,989) | 1,269,126 | 1,205,137 |
| | 2018 | 917 | 107,200 | 2,227,973 | 2,335,172 |
| | 2019 | 997 | 118,286 | 1,617,686 | 1,735,972 |
| | 2020 | 645 | (493,610) | 523,592 | 29,982 |
| | 2021 | (228,869) | (840,221) | | (840,221) |
| | TOTAL SURPLUS (DEFICITS) | (222,425) | (1,621,947) | 15,432,150 | 13,810,203 |
| | TOTAL CASH | | | | 28,546,382 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|------------------------------------|-----------------------------|----------|-----------------|------------------|------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | April 30, 2021 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS | YTD | PRIOR | FUND |
| | | MONTH | CHANGE | YEAR END | BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2010 | | | | | |
| | Paid Claims | 0 | 0 | 171,840 | 171,840 |
| | Case Reserves | 0 | 0 | (0) | (0) |
| | IBNR | 0 | 0 | 0 | 0 |
| | Discounted Claim Value | 0 | 0 | 0 | 0 |
| | TOTAL FY 2010 CLAIMS | 0 | 0 | 171,840 | 171,840 |
| FUND YEAR 2011 | | | | | |
| | Paid Claims | 0 | 0 | 538,361 | 538,361 |
| | Case Reserves | 0 | 0 | 100 | 100 |
| | IBNR | 0 | (64) | 65 | 1 |
| | Discounted Claim Value | 0 | 7 | (10) | (3) |
| | TOTAL FY 2011 CLAIMS | 0 | (57) | 538,516 | 538,459 |
| FUND YEAR 2012 | | | | | |
| | Paid Claims | 25 | 723 | 1,581,076 | 1,581,800 |
| | Case Reserves | (25) | 10,877 | 55,743 | 66,620 |
| | IBNR | 0 | 103 | 6,513 | 6,615 |
| | Discounted Claim Value | 0 | (1,145) | (6,766) | (7,912) |
| | TOTAL FY 2012 CLAIMS | 0 | 10,557 | 1,636,566 | 1,647,123 |
| FUND YEAR 2013 | | | | | |
| | Paid Claims | 3,974 | (36,356) | 884,946 | 848,590 |
| | Case Reserves | (3,974) | 3,973 | 449,993 | 453,966 |
| | IBNR | 0 | 3 | 74,752 | 74,755 |
| | Discounted Claim Value | 0 | (1,113) | (55,345) | (56,458) |
| | TOTAL FY 2013 CLAIMS | 0 | (33,493) | 1,354,346 | 1,320,853 |
| FUND YEAR 2014 | | | | | |
| | Paid Claims | 1,620 | 3,039 | 475,133 | 478,173 |
| | Case Reserves | 37,980 | 15,841 | 468,318 | 484,159 |
| | IBNR | (39,600) | (51,147) | 82,005 | 30,858 |
| | Discounted Claim Value | 0 | 3,478 | (50,431) | (46,953) |
| | TOTAL FY 2014 CLAIMS | 0 | (28,789) | 975,025 | 946,236 |
| FUND YEAR 2015 | | | | | |
| | Paid Claims | 4,609 | 76,415 | 879,632 | 956,047 |
| | Case Reserves | (4,609) | (76,417) | 1,970,599 | 1,894,182 |
| | IBNR | 0 | (1,981) | 110,856 | 108,875 |
| | Discounted Claim Value | 0 | 10,020 | (145,390) | (135,369) |
| | TOTAL FY 2015 CLAIMS | 0 | 8,037 | 2,815,698 | 2,823,734 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|------------------------------------|-----------------------------|----------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | April 30, 2021 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2016 | | | | | |
| | Paid Claims | 15 | 31,903 | 678,557 | 710,460 |
| | Case Reserves | (17) | 557,910 | 1,006,194 | 1,564,104 |
| | IBNR | 2 | (79,418) | 233,390 | 153,972 |
| | Discounted Claim Value | 0 | (11,377) | (87,647) | (99,024) |
| | TOTAL FY 2016 CLAIMS | 0 | 499,018 | 1,830,493 | 2,329,511 |
| FUND YEAR 2017 | | | | | |
| | Paid Claims | 1,177 | 109,670 | 367,768 | 477,437 |
| | Case Reserves | 53,723 | (287,088) | 1,687,621 | 1,400,533 |
| | IBNR | (54,900) | 224,818 | 1,606,476 | 1,831,294 |
| | Discounted Claim Value | 0 | 18,227 | (221,332) | (203,105) |
| | TOTAL FY 2017 CLAIMS | (0) | 65,627 | 3,440,532 | 3,506,159 |
| FUND YEAR 2018 | | | | | |
| | Paid Claims | 296 | 6,938 | 358,016 | 364,953 |
| | Case Reserves | 339,973 | 413,481 | 563,782 | 977,262 |
| | IBNR | (340,269) | (547,469) | 1,803,479 | 1,256,010 |
| | Discounted Claim Value | 0 | 21,524 | (240,690) | (219,166) |
| | TOTAL FY 2018 CLAIMS | 0 | (105,527) | 2,484,586 | 2,379,059 |
| FUND YEAR 2019 | | | | | |
| | Paid Claims | 0 | 4,506 | 704,297 | 708,804 |
| | Case Reserves | 79,698 | 119,612 | 589,734 | 709,346 |
| | IBNR | (79,698) | (263,349) | 2,688,900 | 2,425,551 |
| | Discounted Claim Value | 0 | 22,756 | (357,356) | (334,599) |
| | TOTAL FY 2019 CLAIMS | 0 | (116,475) | 3,625,576 | 3,509,102 |
| FUND YEAR 2020 | | | | | |
| | Paid Claims | 38,647 | 124,048 | 449,634 | 573,682 |
| | Case Reserves | (322,310) | 758,574 | 2,249,493 | 3,008,067 |
| | IBNR | 283,663 | (272,734) | 2,871,245 | 2,598,510 |
| | Discounted Claim Value | 0 | 273,753 | (690,332) | (416,578) |
| | Excess Recoveries | 0 | (388,517) | (1,286,205) | (1,674,722) |
| | TOTAL FY 2020 CLAIMS | 0 | 495,124 | 3,593,835 | 4,088,958 |
| FUND YEAR 2021 | | | | | |
| | Paid Claims | 0 | 0 | | 0 |
| | Case Reserves | 231,283 | 235,268 | | 235,268 |
| | IBNR | 480,725 | 2,612,763 | | 2,612,763 |
| | Discounted Claim Value | (69,217) | (276,869) | | (276,869) |
| | TOTAL FY 2021 CLAIMS | 642,790 | 2,571,162 | 0 | 2,571,162 |
| COMBINED TOTAL CLAIMS | | 642,790 | 3,365,183 | 22,467,013 | 25,832,196 |

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,674,722 due from the reinsurer for COVID-19 WC claims.

NJCE JIF CYBER TASK FORCE

THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks on municipalities should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

The event boils down to two basic cybersecurity issues:

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



For details, contact the NJCE Underwriting Manager or your local Commission Executive Director



NJCE JIF CYBER TASK FORCE

II. MASSACHUSETTS STEAMSHIP AUTHORITY

"We don't have cyber exposures like banks or pipelines." This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director



NJCE JIF CYBER TASK FORCE

III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient's passing.

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.

Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.



For details, contact the NJCE Underwriting Manager or your local Commission Executive Director





EMAIL DOs & DON'Ts



EMAIL ADDRESSES

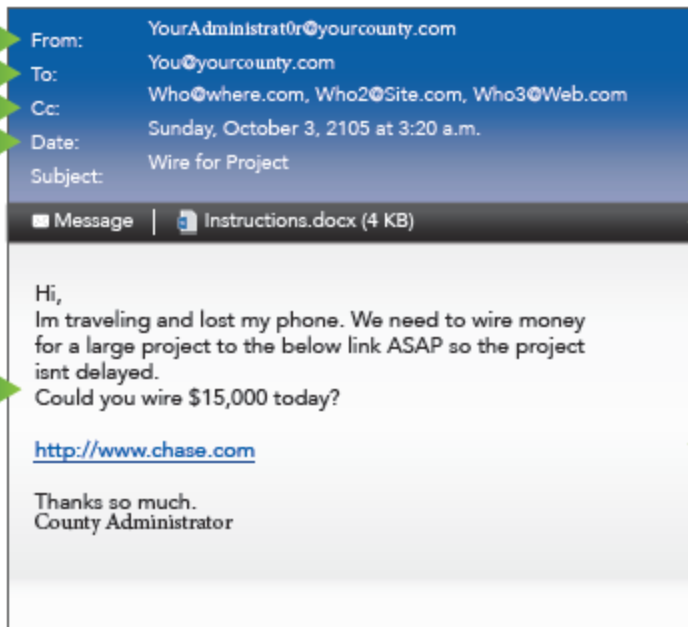
- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourAdministrator" vs. "YourAdministrat0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?



SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 18-21

JULY 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> |
|--------------------|--------------------------------|--------------------------------------|----------------------|
| 001007 | | | |
| 001007 | PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR FEE 7/21 | 12,557.11 |
| | | | 12,557.11 |
| | | Total Payments FY 2021 | 12,557.11 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 12,557.11 |

Chairperson

Attest:

Dated: _____

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

Treasurer



OCEAN COUNTY INSURANCE FUND COMMISSION

CUMULATIVE SAVINGS SUMMARY

| 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 | 4 | 23367.82 | 7018.19 | 16349.33 | 70% | 2942.88 |
| July | | | | | | |
| August | | | | | | |
| September | | | | | | |
| October | | | | | | |
| November | | | | | | |
| December | | | | | | |
| TOTAL | 4 | \$23,367.82 | \$7,018.19 | \$16,349.33 | 70% | 2942.88 |

Claims Reported 4/1/2021 – 6/30/2021

| | INDEMNITY | MEDICAL ONLY | REPORT ONLY-WC | Grand Total |
|--------------------|-----------|--------------|----------------|-------------|
| April | 1 | 8 | | 9 |
| May | 5 | 18 | | 23 |
| June | 1 | 23 | 6 | 30 |
| Grand Total | 7 | 49 | 6 | 62 |

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 8, 2021

DATE OF MEETING: July 15, 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 |
|---|---|--|

JUNE - JULY 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 17:** Attended the OCIFC meeting via teleconference.
- **July 8:** Attended the OCIFC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 15:** 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 JIF - Live Virtual Safety Training – August Registration Now Open! – June 17.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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 July – September 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.

- 3 videos utilized.

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.

The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On-Demand Workplace College located on the Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you

J.A. Montgomery

CONSULTING

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

July thru September Safety Training Schedule – Click on the Training Topic to Register and for the Course Description.

| Date | Training Topic | Time |
|---------|---|------------------|
| 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 | 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 | Work Zone Safety for Supervisors | 1:00 - 2:00 pm |

| | | |
|---------|---|------------------|
| 7/29/21 | Mower Safety | 8:30 - 9:30 am |
| 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 |
| 8/2/21 | HazCom w/GHS | 8:30 - 10:00 am |
| 8/2/21 | Hearing Conservation | 10:30 - 11:30 am |
| 8/2/21 | Fire Safety | 1:00 - 2:00 pm |
| 8/3/21 | Personal Protective Equipment (PPE) | 8:30 - 10:30 am |
| 8/3/21 | Employee Conduct and Violence Prevention in the Workplace | 1:00 - 2:30 pm |
| 8/4/21 | Bloodborne Pathogens (BBP) | 8:30 - 9:30 am |
| 8/4/21 | Fire Extinguisher | 10:00 - 11:00 am |
| 8/4/21 | Mower Safety | 1:00 - 2:00 pm |
| 8/5/21 | Lock Out/Tag Out (LOTO) | 8:30 - 10:30 am |
| 8/5/21 | Jetter/Vacuum Safety Awareness | 1:00 - 3:00 pm |
| 8/6/21 | Hazard Identification: Making Your Observations Count | 8:30 - 10:30 am |
| 8/6/21 | Back Safety / Material Handling | 11:00 - 12:00 pm |
| 8/9/21 | Flagger Skills and Safety | 8:30 - 9:30 am |
| 8/9/21 | CDL: Drivers Safety Regulations | 10:00 - 12:00 pm |
| 8/9/21 | Ladder Safety/Walking & Working Surfaces | 1:00 - 3:00 pm |
| 8/10/21 | Confined Space Entry for Supervisors | 8:30 - 11:30 am |
| 8/10/21 | Hoists, Cranes and Rigging | 1:00 - 3:00 pm |
| 8/11/21 | Work Zone: Temporary Traffic Controls | 8:30 - 10:30 am |
| 8/11/21 | Bloodborne Pathogens (BBP) | 11:00 - 12:00 pm |
| 8/11/21 | HazCom w/GHS | 1:00 - 2:30 pm |
| 8/12/21 | Dealing with Difficult People | 9:00 - 11:00 am |
| 8/12/21 | Protecting Children from Abuse - For Managers/Supervisors/Elected Officials | 1:00 - 3:00 pm |
| 8/13/21 | Heavy Equipment - General Safety | 8:30 - 10:30 am |
| 8/13/21 | Shop & Tool Safety | 11:00 - 12:00 pm |
| 8/16/21 | Preparing for the Unspeakable | 9:00 - 10:30 am |
| 8/16/21 | Implicit Bias in the Workplace | 1:00 - 2:30 pm |
| 8/17/21 | HazMat Awareness w/HazCom GHS | 8:30 - 11:30 am |
| 8/17/21 | Fall Protection Awareness | 1:00 - 3:00 pm |
| 8/18/21 | HazCom w/GHS | 8:30 - 10:00 am |
| 8/18/21 | Bloodborne Pathogens (BBP) | 10:30 - 11:30 am |
| 8/18/21 | Lock Out/Tag Out (LOTO) | 1:00 - 3:00 pm |
| 8/19/21 | Confined Space Entry for Entrants & Attendants | 8:30 - 10:30 am |
| 8/19/21 | Shop & Tool Safety | 11:00 - 12:00 pm |
| 8/19/21 | Driving Safety Awareness | 1:00 - 2:30 pm |
| 8/20/21 | CDL: Drivers Safety Regulations | 8:30 - 10:30 am |
| 8/20/21 | Fire Extinguisher | 11:00 - 12:00 pm |
| 8/23/21 | Preparing for First Amendment Audits | 9:00 - 11:00 am |
| 8/23/21 | Back Safety / Material Handling | 11:00 - 12:00 pm |

| | | |
|-------------|---|------------------|
| 8/24/21 | Fire Safety | 8:30 - 9:30 am |
| 8/24/21 | Bloodborne Pathogens (BBP) | 10:00 - 11:00 am |
| 8/24/21 | HazCom w/GHS | 1:00 - 2:30 pm |
| 8/25/21 | Special Events Management | 8:30 - 10:30 am |
| 8/25/21 | CDL: Supervisors Reasonable Suspicion | 1:00 - 3:00 pm |
| 8/26/21 | Ladder Safety/Walking & Working Surfaces | 8:30 - 10:30 am |
| 8/26/21 | Jetter/Vacuum Safety Awareness | 1:00 - 3:00 pm |
| 8/27/21 | Implicit Bias in the Workplace | 9:00 - 10:30 am |
| 8/27/21 | Flagger Skills and Safety | 11:00 - 12:00 pm |
| 8/30/21 | Playground Safety Inspections | 8:30 - 10:30 am |
| 8/30/21 | Hearing Conservation | 11:00 - 12:00 pm |
| 8/31/21 | Personal Protective Equipment (PPE) | 8:30 - 10:30 am |
| 8/31/21 | Confined Space Entry for Entrants & Attendants | 1:00 - 3:00 pm |
| Date | Class Topic | Time |
| 9/1/21 | Special Events Management | 8:30 - 10:30 am |
| 9/1/21 | Bloodborne Pathogens (BBP) | 11:00 - 12:00 pm |
| 9/1/21 | HazCom w/GHS | 1:00 - 2:30 pm |
| 9/2/21 | Personal Protective Equipment (PPE) | 8:30 - 10:30 am |
| 9/2/21 | Accident Investigation | 1:00 - 3:00 pm |
| 9/3/21 | Hearing Conservation | 8:30 - 9:30 am |
| 9/3/21 | Fire Extinguisher | 10:00 - 11:00 am |
| 9/3/21 | Chain Saw Safety | 1:00 - 2:00 pm |
| 9/7/21 | Lock Out/Tag Out (LOTO) | 8:30 - 10:30 am |
| 9/7/21 | Jetter/Vacuum Safety Awareness | 1:00 - 3:00 pm |
| 9/8/21 | Hazard Identification: Making Your Observations Count | 8:30 - 10:30 am |
| 9/8/21 | Back Safety / Material Handling | 11:00 - 12:00 pm |
| 9/8/21 | Leaf Collection Safety | 1:00 - 3:00 pm |
| 9/9/21 | Flagger Skills and Safety | 8:30 - 9:30 am |
| 9/9/21 | CDL: Drivers' Safety Regulations | 10:00 - 12:00 pm |
| 9/9/21 | Ladder Safety/Walking & Working Surfaces | 1:00 - 3:00 pm |
| 9/10/21 | Employee Conduct and Violence Prevention in the Workplace | 8:30 - 10:00 am |
| 9/10/21 | Fire Safety | 10:30 - 11:30 am |
| 9/10/21 | Bloodborne Pathogens (BBP) | 1:00 - 2:00 pm |
| 9/13/21 | Work Zone: Temporary Traffic Controls | 8:30 - 10:30 am |
| 9/13/21 | Mower Safety | 11:00 - 12:00 pm |
| 9/13/21 | Shop & Tool Safety | 1:00 - 2:00 pm |
| 9/13/21 | Law Enforcement Work Zone Refresher Training | 1:00 - 3:00 pm |
| 9/14/21 | Heavy Equipment - Earth Moving Equipment Safety | 8:30 - 9:30 am |
| 9/14/21 | Heavy Equipment - Trucks & Trailer Safety | 10:00 - 11:00 am |
| 9/15/21 | HazMat Awareness w/HazCom GHS | 8:30 - 11:30 am |
| 9/15/21 | Lock Out/Tag Out (LOTO) | 1:00 - 3:00 pm |
| 9/16/21 | Implicit Bias in the Workplace | 9:00 - 10:30 am |
| 9/16/21 | Bloodborne Pathogens (BBP) | 11:00 - 12:00 pm |

| | | |
|---------|---|-----------------------------------|
| 9/16/21 | HazCom w/GHS | 1:00 - 2:30 pm |
| 9/17/21 | Confined Space Entry for Entrants & Attendants | 8:30 - 10:30 am |
| 9/17/21 | Back Safety / Material Handling | 11:00 - 12:00 pm |
| 9/20/21 | Jetter/Vacuum Safety Awareness | 8:30 - 10:30 am |
| 9/20/21 | Driving Safety Awareness | 1:00 - 2:30 pm |
| 9/21/21 | Chipper Safety | 8:30 - 9:30 am |
| 9/21/21 | Leaf Collection Safety Awareness | 10:00 - 12:00 pm |
| 9/21/21 | Protecting Children from Abuse - For Managers/Supervisors/Elected Officials | 9:00 - 11:00 am |
| 9/21/21 | Ethics for NJ Local Government Employees | 1:00 - 3:00 pm |
| 9/22/21 | Fire Safety | 8:30 - 9:30 am |
| 9/22/21 | Bloodborne Pathogens (BBP) | 10:00 - 11:00 am |
| 9/22/21 | Implicit Bias in the Workplace | 1:00 - 2:30 pm |
| 9/23/21 | Designated Employer Representative Training (DER) *see details below | 9:00 - 4:00 pm w/1 hour lunch brk |
| 9/23/21 | Ladder Safety/Walking & Working Surfaces | 8:30 - 10:30 am |
| 9/24/21 | CDL-Drivers Safety Regulations | 8:30 - 10:30 am |
| 9/24/21 | Fire Extinguisher | 11:00 - 12:00 pm |
| 9/27/21 | HazCom w/GHS | 8:30 - 10:00 am |
| 9/27/21 | Law Enforcement Work Zone Refresher Training | 9:00 - 11:00 am |
| 9/27/21 | Flagger Skills and Safety | 11:00 - 12:00 pm |
| 9/27/21 | Heavy Equipment - Tractor Safety | 1:00 - 2:00 pm |
| 9/28/21 | Playground Safety Inspections | 8:30 - 10:30 am |
| 9/28/21 | Hearing Conservation | 11:00 - 12:00 pm |
| 9/28/21 | Work Zone Safety for Supervisors | 1:00 - 2:00 pm |
| 9/29/21 | Personal Protective Equipment (PPE) | 8:30 - 10:30 am |
| 9/29/21 | Chain Saw Safety | 11:00 - 12:00 pm |
| 9/29/21 | Confined Space Entry for Entrants & Attendants | 1:00 - 3:00 pm |
| 9/30/21 | Snow Plow/Snow Removal Safety | 8:30 - 10:30 am |
| 9/30/21 | Employee Conduct and Violence Prevention in the Workplace | 1:00 - 2:30 pm |

***9/23/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before September 10, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

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.

RESOLUTION NO. 19-21

**OCEAN COUNTY INSURANCE FUND COMMISSION
RESOLUTION FOR CLOSED SESSION**

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

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

BE IT RESOLVED by the Ocean County Insurance Fund Commission, County of Ocean, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.
2. The general nature of the subject matter to be discussed:

LITIGATION MATTERS

3. It is anticipated at this time that the above subject matter will be made public when the members of the Ocean County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately.

ADOPTED: July 15, 2021

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – June 17, 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 Ann Cilento | Present |
| John P. Kelly (Alternate) | Excused |

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Antoinette DePaolo, Ocean County
Laura Benson, Esq., Berry Sahradnik, Kotzas & Benson, P.C.
Colleen Golin, Esq., Ocean County Board of Social Services
Jennifer Doderer, Ocean County Library
Rachel Chwastek, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF MAY 20, 2021

MOTION TO APPROVE THE OPEN MINUTES OF MAY 20, 2021

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Committee last met on April 13, at 1:30 via Zoom. Mr. Prince advised the next meeting was scheduled for August 10 at 1:30 PM via Zoom. Mr. Prince said the minutes and agenda would be sent out electronically prior to the meeting. Mr. Prince noted he would co-ordinate the agenda with Ms. DePaolo. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee has not met yet. Ms. Walcoff reported after consulting with Qual Lynx, there were no claims yet that reached the point of needing authority. Ms. Walcoff anticipated a Claims Kick Off meeting in the near future with some claims. Ms. Walcoff noted the legacy claims were being handled as before. 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 there was one action item.

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 May. Executive Director reported there were (4) four 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

OCEAN COUNTY INSURANCE FUND COMMISSION WEBSITE: Executive Director advised 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. Executive Director noted the URL address would be: ocifc-nj.org. and indicated the website should be live within the next thirty days. Executive Director said once the site was finalized, it would be updated on an ongoing basis with such items as the monthly agendas, minutes and resolutions.

EMPLOYEE DISHONESTY CRIME POLICY: Executive Director reported at the last meeting approval was given by the Commissioners to purchase the Employee Dishonesty Crime policy. Executive Director noted the policy was issued and the premium of \$2,135 appeared on the June Bills List.

ORIGAMI: Executive Director advised the Fund Office and Risk Manager Consultant was working with the Chair to set up a meeting to provide an overview of Origami and any training needs. Ms. Sanders said she would provide some meeting dates and the good news was that some of the County's data from the last renewal was already uploaded into the system. Ms. Sander advised we could start with that data or do a new upload.

2021 INITIATIVES: Executive Director reported as discussed at the May meeting he would 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. Ms. Sander reported she would meet with Ocean County Utility Authority for some background information to obtain a quote. Ms. Sander said the Ocean County Board of Health and Ocean County Board of Social Services were both interested and the effort would be made toward their renewal dates in October and December.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE held a special meeting on May 27, 2021 and a written summary of the meeting was included in the agenda. Executive Director reported at the meeting an amended budget was introduced in the amount of \$27,697,716. Executive Director noted the budget was amended to reflect the premium portion of the 2021 budget delta in the amount of \$609,437. Executive Director said the Board of Fund Commissioners scheduled a public hearing for June 24, 2021 at 9:30 AM via Zoom.

NJCE FINANCE COMMITTEE: Executive Director reported 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. Executive Director advised the presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. Executive Director said the Finance Committee suggested the presentation be made available to all commissioners and key members of their management team. Executive Director noted it was also suggested a recorded version be available as well as one or two live webinars to promote interaction and allow for questions. Executive Director referred to a copy of his memorandum along with a copy of the presentation which appeared in the Appendix of the agenda.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the Financial Fast Track for the NJCE was not available and would be included in the next agenda. Executive Director noted at the end of each quarter the actuary trues up the numbers to a greater extent.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant reported she reviewed the June Bills List and requested a motion to approve Resolution 17-21, June Bill Lists in the amount of \$14,692.11.

MOTION TO APPROVE RESOLUTION 17-21 JUNE BILL LIST

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

CLAIMS SERVICE: Ms. Walcoff advised the PERMA Claims Team was monitoring the COVID-19 claims throughout the state. Ms. Walcoff reported they were starting to work on the Best Practices Workshop, which was held in the fall. Ms. Walcoff asked if there were any volunteers to be part of the planning committee. Ms. Walcoff also indicated if anyone had any educational topic ideas to e-mail her.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to a copy of the report included in the agenda and advised for now the report was a placeholder as there had not been any bills that were re-priced yet. However, Ms. Beatty indicated there were a few bills in June so the report would start to populate. Ms. Beatty then referred to the section Claims Reported 4-1-21 to 5-31-21 and advised there were 32 claims report, 5 were lost time and 27 were medical only. Ms. Beatty concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince advised the May through June Risk Control Activity report was included in the agenda. Mr. Prince said the report also included all of the Safety Training Schedules through July. Mr. Prince noted the schedule and registration process was on the NJCE website. Mr. Prince advised all of the Safety Director Bulletins were also posted to the NJCE website. Mr. Prince asked if there were any questions and concluded his report.

ATTORNEY: Mr. Sahradek said there was no formal report at this time.

RISK MANAGEMENT REPORT: Ms. Sander advised they were redoing some of the access to policies, removing the prior risk manager and allowing Ms. DePaolo access to My Pocket, PC and the Engage Platform. Ms. Sander reminded the Commission that Ocean County had access to the "Tulip Program" which was rolled out by the MEL for tenant user liability. Ms. Sander said if someone cannot provide liability coverage for use of the Parks, they could obtain the insurance through this program. Ms. Sander advised she would distribute the information again and asked that the Parks Department receive a copy as well. Ms. Sander concluded her report unless there were any questions. Executive Director suggested providing access to the MEL Mobile App as there was loss

control information that might be helpful to Ocean County. Ms. Sander said she would work with Mr. Prince in obtaining the information for Ms. DePaolo.

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 July 15, 2021 at 10:00.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:20 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary