

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
FRIDAY, OCTOBER 29, 2021
9:30 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 Commission will conduct its *October 29, 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: October 29, 2021
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: September 16, 2021 Open Minutes.....Appendix I
September 16, 2021 Closed Minutes..... sent via e-mail**

- CORRESPONDENCE:**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....**Pages 2-29**

- TREASURER – Julie Tarrant**
 - Resolution 27-21 October Bills List – ***Motion (Roll Call Vote)*****Page 30**
 - Treasurer’s Reports**Pages 31-32**

- CLAIMS ADMINISTRATOR– QVAL LYNXPages 33-34**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....**Pages 35-39**

- 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 28-21 Closed Session (*if needed*).....**Page 40**

- Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: TBD

OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: October 29, 2021
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Welcome Michelle Gunther (Pages 7-8)** – We would like to welcome Ms. Gunther as Commissioner to the Ocean County Insurance Fund Commission. The County Commissioners appointed Ms. Gunther through a resolution approved on October 6, 2021. Attached on page 7 is Commission Resolution 24-21, Certifying the Appointment of Commissioner. Also attached on page 8 is Commission Resolution 25-21, Amending Designating Authorized Signatures for Commission Bank Accounts. This resolution adds Ms. Gunther to the Commission Bank Accounts, replacing Ms. Cilento.
 - Motion to approve Resolution 24-21, Certifying the Appointment of Commissioner**
 - Resolution 25-21, Amending Designating Authorized Signatures for Commission Bank Accounts**

- Welcome Ocean County Utilities Authority** – We would also like to welcome the Ocean County Utilities Authority and William Demand. The Utilities Authority joined the Commission on 9-30-21 for their workers’ compensation coverage. A Claims Kick-Off meeting was held on September 29, 2021 for the Utilities Authority and the claims reporting procedures were distributed. William Demand will join the Claims Committee and Gregory S. DePaul will join the Safety Committee.

- Revised Claims Committee Charter (Pages 9-12)** – Attached on page 9 is Resolution 26-21, Authorizing the Adoption of the Revised Claims Committee Charter. The revised Charter is included in the agenda on pages 10-12. The revised Charter adds William Demand of the Utilities Authority and deletes Mary Ann Noto.
 - Motion to approve Resolution 26-21, Authorizing the Adoption of the Revised Claims Committee Charter**

- Revised Safety and Accident Review Committee Charter (Pages 13-15)** Included in the agenda on pages 13-15 is a copy of the Revised Safety and Accident Review Committee Charter. The Charter was amended to add Gregory S. DePaul of the Utilities Authority and Matthew Genna of J.A. Montgomery.
 - Motion to approve the revised Safety and Accident Review Committee Charter**

❑ **OCIFC Amended Budget (Page 16)** – Included in the agenda on page 16 is a copy of an amended budget in the amount of \$7,619,663 which includes the addition of the Ocean County Utilities Authority. Since the assessment revision to add the Utilities Authority is under 5% of the total budget no action is needed at this time.

❑ **Third Party Administrator** – Due to the addition of Ocean County Utilities Authority as a member for workers compensation, we are requesting authorization to issue and advertise a Request for Qualifications for a Third Party Administrator to handle the Utilities Authority’s claims for fund year 2022. This cost is already contemplated in their assessment. Qual Lynx provided a proposal for services rendered for the period of October 1, 2021 to December 31, 2021 in the amount of \$4,250. The Fund Office consulted with the Attorney on this process.

❑ **Motion to authorize the Fund Office to issue and advertise a Request for Qualification for a Third Party Administrator to handle the Utilities Authority’s claims for fund year 2022**

❑ **Defense Panel** – The Ocean County Insurance Fund Commission is responsible for providing a defense to certain claims brought against it members. We are requesting authorization to issue and advertise a Request for Qualifications for a Defense Panel and Conflict Attorney for fund year 2022. The Fund Office consulted with the Attorney on this process.

❑ **Motion to authorize the Fund Office to issue and advertise a Request for Qualifications for a Defense Panel and Conflict Attorney for fund year 2022**

❑ **Professional Services** - The Fund Office has issued draft copies of Request for Qualifications for the positions of Commission Actuary (for legacy and commission claims) and Commission Attorney for fund year 2022. The Fund Office also issued a draft copy of a Request for Qualifications for Commission Auditor for fund year 2021. Copies of the Request for Qualifications were sent to the Chair, Ms. DePaola, Ms. Tarrant and the Attorney for their review. These will be for one-year appointments except for commission Auditor which will be for eight (8) months. The County indicated they will get back to us on whether an RFQ is necessary for Commission Treasurer.

❑ **Motion to authorize the Fund Office to issue and advertise Requests for Qualifications for the positions of Commission Actuary and Commission Attorney for Fund Year 2022 and Commission Auditor for Fund Year 2021**

In addition, we discussed with the County issuing a Request for Qualifications for a Commission Risk Management Consultant in light of adding Ocean County Utilities Authority and extending proposals to other affiliated entities.

❑ **Motion to authorize the Fund Office to issue and advertise Requests for Qualifications for the position of Commission Risk Management Consultant.**

❑ **Affiliated Agency Agreements** – The County has informed us that it is not necessary to continue the self-insured agreements with the BOSS (WC), Library Commission, and Mosquito Extermination Commission since they are now part of the Insurance Commission. We are

requesting discussion as to whether we want to recognize these agencies as separate members in the Commission.

- ❑ **Meriden Occupational Health and Atlantic Medical Imaging Agreements** – Currently the County has agreements with Meriden Occupational Health and Atlantic Imaging Agreements. Qual Lynx did an analysis of the agreements compared to their own arrangements. Their analysis indicated that Meriden rates were slightly better than the QL arrangement and the QL One Care rates were slightly better than the Atlantic Medical Imaging rates. After further discussion with the County, we are recommending the current arrangements remain in force and to revisit this at the expiration of the QL TPA contract. If agreed, no action is necessary at this time.
- ❑ **Certificate of Insurance Issuance Report (Page 17)** – Included in the agenda on page 17 is the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were (4) four certificate of insurances issued during the month.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 18-20)** – The NJCE met on September 23, 2021. A written summary report of the meeting is included in the agenda on pages 18-20. The NJCE Finance Committee met on October 21. The NJCE also met on October 28. Executive Director will provide a verbal report of both meetings. The NJCE is scheduled to meet again on November 18, 2021 at 9:30 AM via Zoom Audio/Video.
- ❑ **NJCE Cyber Task Force (Pages 21-22)** – October is Cyber Security Awareness month. Attached on pages 21-22 are copies of the weekly releases to the NJCE members. We encourage you to share the release with your IT Department and staff. This year’s overall theme is “**Do your Part. #BeCyberSmart**”.
- ❑ **OCIFC Financial Fast Track (Page 23)** – Included in the agenda on page 23 is a copy of the Financial Fast Track for the month of August. As of **August 31, 2021** there is a statutory surplus of **\$840,402**. Line 10 of the report, “Investment in Joint Venture” is the Ocean County Insurance Fund Commissions share of equity in the NJCE, **\$823,715**. The total cash amount is **\$7,594,057**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 24-26)** – Included in the agenda on pages 24-26 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2021** the NJCE has a surplus of **\$14,419,676**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The cash amount is **\$28,849,936**.
- ❑ **Claims Tracking Reports (Pages 27-28)** – Included in the agenda on page 27 is the Claim Activity Report as of August 31, 2021. Also included in the agenda on page 28 is the Claims Management Report Expected Loss Ratio Analysis Report as of August 31, 2021. This report measures how the losses are running compared to the actuary’s projections for 2021. Executive Director will review the reports with the Commission.
- ❑ **2022 Renewal – Underwriting Data Collection** – We are waiting for some applications from the County. The Fund Office is working with the Risk Manager Consultant and the County to have the applications completed.

❑ **2022 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2022 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2022 renewal.

❑ **NJCE Best Practices Virtual Workshop** As a reminder the 10th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Invitations were sent out by e-mail on October 18. This year topics include:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace
- Technology to identify false worker’s compensation claims
- COVID-19 vaccine mandates and NJ Law

A copy of the invitation is included in the agenda on page 29.

❑ **2021 Initiatives** – Below is an update status on the 2021 Initiatives we spoke about at previous meetings:

1. Review of insurance/indemnification requirements – *Risk Manager Consultant is scheduling a new meeting*
2. Review of current coverages – *Risk Manager Consultant will provide a presentation at a future Commission Meeting*
3. Legacy Claims – *The Fund Office will start to prepare for the handling of the legacy claims through the Commission as of 1-1-22.*

❑ **2022 Ocean County Insurance Fund Commission Budget** – The 2021 Ocean County Insurance Fund Commission Budget was set up without the NJCE Budget. We are recommending the NJCE line be added to the Ocean County Insurance Fund Commission Budget for 2022. We will discuss further during the meeting.

❑ **November Meeting Date** – Our next meeting is scheduled for November 18, 2021. However, there is a need to change the time or the date We are asking the Commissioners to consider changing the time on November 18 to 3:00 PM or Friday, November 19 at 9:30 AM

❑ **Motion to change the November meeting date to _____**

RESOLUTION NO. 24-21

OCEAN COUNTY INSURANCE FUND COMMISSION

CERTIFYING THE APPOINTMENT OF COMMISSIONER

WHEREAS, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “OCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

BE IT RESOLVED by the Ocean County Insurance Fund Commission that Michelle I. Gunther is hereby appointed to serve as Commissioner to fill the unexpired term of Mary Ann Cilento

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on October 29, 2021

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRMAN

ATTEST:

MICHAEL J. FIURE, VICE CHAIRMAN

RESOLUTION NO. 25-21

OCEAN COUNTY INSURANCE FUND COMMISSION

**AMENDING DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION
BANK ACCOUNTS**

WHEREAS, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “OCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

BE IT RESOLVED by the Ocean County Insurance Fund Commission that Resolution 7-21, amended on 4-15-21, is hereby amended to add Michelle I. Gunther, Commissioner, as an authorized signatory replacing Mary Ann Cilento

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on October 29, 2021

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRMAN

ATTEST:

MICHAEL J. FIURE, VICE CHAIRMAN

RESOLUTION NO. 26-21

AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER

WHEREAS, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “Commission”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Commission has deemed it necessary and appropriate to form advisory committees as permitted by the duly adopted Commission Rules and Regulations; and

WHEREAS, the Commission established a “Claims Committee”, comprised of representatives from Ocean County agencies and authorities through Resolution 14-21

WHEREAS, there is a need to revise Resolution 14-21 adopted on April 15, 2021

NOW THEREFORE BE IT RESOLVED by the Ocean County Insurance Fund Commission that the revised Claims Committee Charter attached amending members is hereby adopted for use by the Claims Committee.

BE IT FURTHER RESOLVED that the members of the claims committee shall serve pursuant to the Rules and Regulations of the Ocean County Insurance Fund Commission, Article III, Organization, Advisory Committees and the Claims Committee Charter

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on October 29, 2021.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRMAN

ATTEST:

MICHAEL J. FIURE, VICE CHAIRMAN

OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER

The Claims Committee will conduct meetings on the following schedule:

Claims Committee Meetings will be held on the second Thursday of the month at 2 pm. Meetings will be arranged by the Executive Director's office, and will be held in person and/or by video or telephone conference call.

CLAIMS COMMITTEE ASSIGNMENTS

Committee Members

Name

Robert Greitz
Antoinette DePaola, Esq.
Mary Jane Bavais
Colleen Golin, Esq.
Mike Senyk
Jennifer Doderer
William Demand

Affiliation

Ocean County, Director of Employee Relations
Ocean County, Safety and Risk Coordinator
Ocean County,
Ocean County Board of Social Services
Ocean County Mosquito Commission
Ocean County Library Commission
Ocean County Utilities Authority

Fund Professionals

Joseph Hrubash
Cathy Dodd
Robyn Walcoff, Esq.
Jennifer Conicella
Glenn Prince
TPA
TPA
Mary Anne Sander
Fund Attorney

PERMA Risk Management Services
PERMA Risk Management Services
PERMA Risk Management Services
PERMA Risk Management Services
J.A. Montgomery Risk Consulting
Qual-Lynx
Qual-Lynx
Conner Strong & Buckelew
Berry, Sahradnik, Kotzas & Benson, PC

OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER

The Ocean County Insurance Fund Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least three members who shall be members of the Ocean County Insurance Fund Commission, including one Ocean County Insurance Fund Commissioner. Each representative shall have one vote. As additional members join the Ocean County Insurance Fund Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be the Fund Attorney and other representatives from the Insurance Commission's Fund professionals (Qual-Lynx, J.A. Montgomery, PERMA, Conner Strong & Buckelew).

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment and settlement authority requests which are subject to payment that exceed **\$10,000** for Automobile, Property, General Liability Claims, Workers' Compensation and Employment Practices and Public Officials Liability claims, inclusive of legal fees, expenses, and such other items to be charged to the Ocean County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall develop and recommend claims cost containment programs.

Claims Committee Bylaws

The Claims Committee of the Ocean County Insurance Fund Commission was established in April 2021 where the Ocean County Insurance Fund Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Ocean County Insurance Fund Commission.

OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER

The Ocean County Insurance Fund Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least three members who shall be members of the Ocean County Insurance Fund Commission, including one Ocean County Insurance Fund Commissioner. Each representative shall have one vote. As additional members join the Ocean County Insurance Fund Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be the Fund Attorney and other representatives from the Insurance Commission's Fund professionals (Qual-Lynx, J.A. Montgomery, PERMA, Conner Strong & Buckelew).

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment and settlement authority requests which are subject to payment that exceed **\$10,000** for Automobile, Property, General Liability Claims, Workers' Compensation and Employment Practices and Public Officials Liability claims, inclusive of legal fees, expenses, and such other items to be charged to the Ocean County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall develop and recommend claims cost containment programs.

Claims Committee Bylaws

The Claims Committee of the Ocean County Insurance Fund Commission was established in April 2021 where the Ocean County Insurance Fund Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Ocean County Insurance Fund Commission.

COUNTY of OCEAN INSURANCE COMMISSION

SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

The County Insurance Commission hereby constitutes and establishes a Safety and Accident Review Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Safety Committee shall be comprised of at least six (6) members, appointed by the Chairman of the County of Ocean Insurance Commission . One member shall be a Commissioner. The Chair of the Safety Committee shall be appointed by the Insurance Commission and shall serve as the Chairman of the Committee. Each representative shall have one vote. The chairman shall appoint all members. The term of each member shall be one (1) year.

The following individuals shall serve on the Ocean County Insurance Fund Commission, Safety and Accident Review Committee, as appointed by the Chairman.

Chairpersons: Antoinette DePaola, County of Ocean, Risk Management Department
Glenn Prince, J.A. Montgomery Consulting

Members:

Gillespie, Kevin, Security
Ed Turnbach, Juvenile Services
Anthony Agliata, Solid Waste Management
Allen Mullen, Solid Waste Management
Michael T. Mangum, Parks & Recreation
Mark Siegle, Planning
John Begley, Engineering/Traffic
VACANT BLUE COLLAR, Vehicle Services
Joseph Klag, Transportation
Tom Giberson, Transportation
Thomas Frantz, Roads
James Gomulka, Roads
Brian McCarthy, Vehicle Services
Joseph LaManna, Buildings & Grounds
Ron Roma, Security
Gregory S. DePaul, Ocean County Utilities Authority
Matthew Genna, J.A. Montgomery Consulting

Alternate Members:

Jim Hand, Transportation
Joyse Horner, Security
Jennifer Eannone, Buildings & Grounds
Mary Jane Bavais, Parks & Recreation

Honorary Member: Tom Fagan, CWA 1075

Edition 04/21
Revised 10/26/21

COUNTY of OCEAN INSURANCE COMMISSION

Also serving on the Committee, with no voting privileges, shall be a representative from the Safety Director's office and a representative from the Executive Director's office and a representative from the Risk Management Consultant's office.

Authority and Responsibility

The Safety and Accident Review Committee is to serve as a focal point for communication between the members and the Insurance Commission on matters pertaining to safety and training which is geared toward reducing the frequency or severity of insured losses. In addition, the Committee is charged with reviewing member accidents in order to make the appropriate recommendation to prevent future accidents of similar nature from occurring. The function of the Committee is advisory in nature and is not intended to impinge upon the individual responsibility or discretion of each member and their respective Safety Committees. The Committee shall advise the Commission on the nature, frequency, financing, and content of safety and training programs, which could be supported or financed by the Commission.

Safety and Accident Review Committee Bylaws

The Safety and Accident Review Committee of the County Insurance Commission was established in where the adopted a resolution appointing certain employees of member entities to the Safety and Accident Review Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the County of Ocean Insurance Commission.

Meetings

The Committee shall meet quarterly and as many times as the Committee Chairman deems necessary.

Attendance

Members of the Safety & Accident Review Committee are to be present at all meetings. Additionally, a representative from the Safety Director's Office, a representative from the Executive Director's office and a representative from the Risk Management Consultant's Office shall be present at all meetings.

The Chairman has the authority to request that other Commission professionals or Members' employees attend meeting(s).

Minutes

Minutes of each meeting are to be prepared and approved by Committee members.

Specific Duties

The Committee is to:

COUNTY of OCEAN INSURANCE COMMISSION

Also serving on the Committee, with no voting privileges, shall be a representative from the Safety Director's office and a representative from the Executive Director's office and a representative from the Risk Management Consultant's office.

Authority and Responsibility

The Safety and Accident Review Committee is to serve as a focal point for communication between the members and the Insurance Commission on matters pertaining to safety and training which is geared toward reducing the frequency or severity of insured losses. In addition, the Committee is charged with reviewing member accidents in order to make the appropriate recommendation to prevent future accidents of similar nature from occurring. The function of the Committee is advisory in nature and is not intended to impinge upon the individual responsibility or discretion of each member and their respective Safety Committees. The Committee shall advise the Commission on the nature, frequency, financing, and content of safety and training programs, which could be supported or financed by the Commission.

Safety and Accident Review Committee Bylaws

The Safety and Accident Review Committee of the County Insurance Commission was established in where the adopted a resolution appointing certain employees of member entities to the Safety and Accident Review Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the County of Ocean Insurance Commission.

Meetings

The Committee shall meet quarterly and as many times as the Committee Chairman deems necessary.

Attendance

Members of the Safety & Accident Review Committee are to be present at all meetings. Additionally, a representative from the Safety Director's Office, a representative from the Executive Director's office and a representative from the Risk Management Consultant's Office shall be present at all meetings.

The Chairman has the authority to request that other Commission professionals or Members' employees attend meeting(s).

Minutes

Minutes of each meeting are to be prepared and approved by Committee members.

Specific Duties

The Committee is to:

OCEAN COUNTY INSURANCE COMMISSION				
2021 CERTIFIED BUDGET				
		CERTIFIED BUDGET	Ocean County UA - New Member	Revised
APPROPRIATIONS				
I. Claims and Excess Insurance				
Claims				
1	Property	184,664		184,664
2	Liability	266,744		266,744
3	Auto	74,552		74,552
4	Workers' Comp.	4,936,131	78,489	5,014,620
5	Police - Civil Rights	85,495		85,495
6	Public Officials	188,773		188,773
7				
8	Subtotal - Claims	5,736,359	78,489	5,814,848
9				
10	Premiums			
11	CEL JIF	1,618,810	10,450	1,629,260
12				
13	SubTotal Premiums	1,618,810	10,450	1,629,260
14	Total Loss Fund	7,355,169	88,939	7,444,108
15				
16	II. Expenses, Fees & Contingency			
17				
18	Claims Adjustment	-	4,250	4,250
19	Safety Director	-		-
20	General Expense			-
21	Exec. Director	113,014	1,391	114,405
22	Actuary	-		-
23	Auditor	-		-
24	Attorney	-		-
25	Treasurer	-		-
26				
27				
28	Misc. Expense & Contingency	7,534	800	8,334
29				
30	Total Fund Exp & Contingency	120,548	6,441	126,989
31	Risk Managers			
32				
33	CEL JIF Ancillary Coverage			
34	POL/EPL	-		-
35	Crime Policy	12,795		12,795
36	Medical Malpractice	-		-
37	Pollution Liability	7,030		7,030
38	Employed Lawyers Liab	-		-
39	Cyber Liability/ Special Coverages	26,370		26,370
40	Aviation	2,371		2,371
41				
42	Total FUND Disbursements	7,524,283	95,380	7,619,663

Ocean County Insurance Fund Commission Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Ocean County Sheriff's Department I - County of Ocean	Attn: J. Stapleton, Sheriff's Officer 120 Hooper Avenue Toms River, NJ 08753	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 Evidence of Insurance	9/24/2021 #3054244	GL AU EX WC OTH
H - New Jersey Division of Aging I - County of Ocean	3444 Quakerbridge Road Hamilton Twp., NJ 08619	RE: Area Plan Contract Grant Evidence of Insurance as respects to Area Plan Contract Grant for the Ocean County Department of Senior Services.	9/27/2021 #3054483	GL AU EX WC OTH
H - Dennis Carrino I - County of Ocean	8 Liberty St. Block - 220 Lot - 9.01 Waretown,	Evidence of Insurance as respects to OC Mosquito Commission use of premises.	9/28/2021 #3055820	GL AU EX WC OTH
H - Dennis Carrino I - County of Ocean	8 Liberty St. Block - 220 Lot - 9.01 Waretown, NJ	Evidence of Insurance as respects to OC Mosquito Commission use of premises.	9/28/2021 #3055823	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: September 23, 2021

Memo to: Ocean County Insurance Fund Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September NJCE Report

December 31, 2020 Audit: Executive Director reported the Auditor presented a draft audit at the June meeting; the audit and filed with DOBI & DCA on 6/24/21 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2020 was submitted and the Executive Director reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Professional Services/Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. The Board of Fund Commissioners adopted a resolution authorizing the procurement of a Technical Writer via a Competitive Contract.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

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 Ocean County Insurance Commission is in the process of providing quotes for Ocean County Utility Authority, Ocean County Board of Health and Ocean County Board of Social Services. In addition, Fund professionals also held an NJCE JIF overview meeting for Middlesex County.

COVID-19: Ms. Walcoff, Claims Manager provided an update on COVID-19 claim activity noting that between 2020-2021 there have been 2,500 reported claims with \$8.5 million in total incurred and \$2.3 million in paid claims. Fund Attorney will provide an overview of the NJCE JIF's strategy with respect to the excess workers' compensation carrier in closed session.

Covid-19 Vaccinations: Executive Director reported in January, the MEL JIF Fund Attorney issued a bulletin to provide guidance on legal considerations relating to vaccinations. Copies of an updated memorandum issued by the MEL JIF Fund Attorney was submitted for information only.

Hurricane Ida Claim Update: Ms. Walcoff, Perma Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer counties. The Claims Review Committee reviewed claim activity and authorized advances to those affected members to assist with remediation and restoration efforts.

Learning Management System: As previously discussed, a dedicated safety institute of instructor-led and online training programs was provided to members of the NJCE JIF through a Learning Management System where the Board of Fund Commissioners approved J.A. Montgomery to contract with FirstNet for a two-year term. Safety Director provided a status report of the current usage of online courses through the LMS and participation in live virtual safety training webinars.

Munich Re Safety Grant: Safety Director provided an update on the 2021 grant program with Munich Re and submitted a memorandum which clarified the carrier's reimbursement process. Safety Director noted the grant program will continue in 2022 and encouraged members to consider applicable safety-related purchases.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of July 31st and June 30th, which reflected a statutory surplus of \$14.7 and \$14.8 million respectively.

2021 Budget: Executive Director report in April, the Board approved a recommendation by the Finance Committee to declare an additional assessment totaling \$609,437 representing only the premium portion of the 2021 budget delta. As a reminder, the 3rd assessment bill for this was issued on September 17th with a November 1st due date.

Committee Reports

NJCE Cyber Task Force: The task force met on July 19, 2021 to discuss cyber-related issues, and develop a cyber-risk management framework for members to utilize. In preparation of October as Cyber Security Awareness Month the task force submitted a memorandum with weekly training content.

NJCE Coverage Committee: The committee met on July 19, 2021 to discuss County-related coverage issues; minutes of the meeting were submitted for information.

Finance Committee: Executive Director reported a meeting is being scheduled in the coming weeks to review the preliminary 2022 budget and renewal market update, as well as, continued review of the 2021 budget delta.

Informational Items

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. Deputy Executive Director reported the Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: Deputy Executive Director reported this year's Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks. Deputy Executive Director reported 1.5 CEUs will be available for an Implicit Bias Training and requested members save the date for more information to follow.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Deputy Executive Director confirmed all three entities have submitted their membership agreements to renew.

2021 Government Finance Officers Association of NJ (GFOA of NJ): J.A. Montgomery presented at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Safety Director said the presentation focused on the resources available through J.A. Montgomery Consulting and noted the feedback from participants was positive. Executive Director thanked Commissioner Wood for the opportunity to present at the GFOA.

2021 New Jersey Association of Counties Conference (NJAC): As a reminder, the 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar’s in Atlantic City.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year’s program will be “Local Government Risk Management” and we encourage all of our commissioners to attend.

Underwriting Manager Report

Underwriting Manager submitted a full report on the current commercial market conditions and provided a brief overview of the 2022 pre-renewal expectations. Underwriting Manager noted the property insurance market is facing increased frequency and severity of losses due to major storms and natural catastrophes. In addition, the excess liability market has been significantly affected over the past two years, as well as, the increased claim activity and losses in the cyber liability market. Underwriting Manager said the NJCE 2022 renewal program will be aggressively negotiated to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to September 2021, as well as, upcoming training events. Safety Director encouraged members to contact the office for any instructor-led training requests.

Workers Compensation Claims Administrator Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for October 28, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.



Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, which is perfect timing for the launch of our NJCE Cyber Risk Management Program.



FACTS AND FIGURES

- **61% of data breaches** used compromised credentials. ([Verizon Data Breach Investigations Report](#))
- **56% of IT leaders** believe their employees have picked up bad cybersecurity behaviors since working from home. ([Tessian](#))
- **More than 99.9%** of Microsoft enterprise accounts that get invaded by attackers didn't use multi-factor authentication. ([ZDNet](#))

We are proud to release version 1 of the NJCE's Cyber Risk Management Program, attached. The program focuses on the minimum security standards your organization needs to implement today to begin to address the threats your organization faces. The program is also a great tool for your executive teams to use in budgeting for cybersecurity investments. It lays out a cybersecurity plan that is balanced based on relevance to your risks, importance, cost of the measures and complexity.

Also, visit the Alliance's website here for more info on Cybersecurity Basics:
https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity_-Start-with-the-Basics-.pdf

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



NJCE JIF CYBER TASK FORCE

Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 2 (10/11): **Fight the Phish**

This is all about one of our most frequent threats: phishing emails.

Continuous employee training and testing is key, so engage a training firm now. Also, provide all employees with the NJCE's Email Dos and Don'ts Infographic, attached.



FIGHT THE PHISH

Phishing attacks and scams have thrived since the COVID pandemic began in 2020 and today, phishing attacks account for more than 80 percent of reported security incidents.

Week 2 of Cybersecurity Awareness Month will stress the importance of being wary of emails, text messages or chat boxes that come from a stranger or someone you were not expecting. Think before you click on any suspicious emails, links or attachments and make sure to report any suspicious emails if you can!

FACTS AND FIGURES

- **Malware increased by 358%** in 2020. (Help Net Security)
- According to the FBI, phishing was the most common type of cybercrime in 2020, with the bureau receiving **241,342 complaints** in 2020. (FBI)
- Phishing attacks account for more than **80 percent of reported security incidents.** (Verizon Data Breach Investigations Report)

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



OCEAN COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF **August 31, 2021**

ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	846,629	4,233,146	0	4,233,146
2.	CLAIM EXPENSES				
	Paid Claims	67,758	118,732	0	118,732
	Case Reserves	276,551	1,646,517	0	1,646,517
	IBNR	291,117	1,454,554	0	1,454,554
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL CLAIMS	635,426	3,219,803	0	3,219,803
3.	EXPENSES				
	Excess Premiums	186,425	932,126	0	932,126
	Administrative	15,867	71,633	0	71,633
	TOTAL EXPENSES	202,292	1,003,758	0	1,003,758
4.	UNDERWRITING PROFIT (1-2-3)	8,911	9,585	0	9,585
5.	INVESTMENT INCOME	1,951	7,102	0	7,102
6.	PROFIT (4 + 5)	10,862	16,687	0	16,687
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	DIVIDEND EXPENSE	0	0	0	0
10.	INVESTMENT IN JOINT VENTURE	(10,038)	823,715	0	823,715
11.	SURPLUS (6 + 7 + 8 - 9)	824	840,402	0	840,402
SURPLUS (DEFICITS) BY FUND YEAR					
	2021	824	840,402		840,402
TOTAL SURPLUS (DEFICITS)		824	840,402	0	840,402
TOTAL CASH					7,594,057
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	67,758	118,732		118,732
	Case Reserves	276,551	1,646,517		1,646,517
	IBNR	291,117	1,454,554		1,454,554
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	0		0
	TOTAL FY 2021 CLAIMS	635,426	3,219,803	0	3,219,803
COMBINED TOTAL CLAIMS		635,426	3,219,803	0	3,219,803

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.

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	2,327,032	18,567,486	188,496,467	207,063,953	
2.	CLAIM EXPENSES					
	Paid Claims	632,614	913,478	7,089,259	8,002,737	
	Case Reserves	(68,258)	970,423	9,041,576	10,011,999	
	IBNR	322,885	3,380,963	9,477,682	12,858,645	
	Discounted Claim Value	(64,222)	(143,307)	(1,855,299)	(1,998,606)	
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)	
	TOTAL CLAIMS	823,019	4,574,835	22,467,013	27,041,848	
3.	EXPENSES					
	Excess Premiums	1,716,833	13,693,325	132,722,487	146,415,812	
	Administrative	161,572	1,348,549	14,328,278	15,676,827	
	TOTAL EXPENSES	1,878,405	15,041,874	147,050,765	162,092,639	
4.	UNDERWRITING PROFIT (1-2-3)	(374,392)	(1,049,223)	18,978,689	17,929,466	
5.	INVESTMENT INCOME	2,118	36,748	1,561,013	1,597,761	
6.	PROFIT (4+5)	(372,274)	(1,012,474)	20,539,702	19,527,227	
7.	Dividend	0	0	5,107,551	5,107,551	
8.	SURPLUS (6-7)	(372,274)	(1,012,474)	15,432,151	14,419,676	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	25	473	313,887	314,360	
	2011	40	814	817,021	817,836	
	2012	(306,756)	(9,202)	775,737	766,535	
	2013	116	34,587	1,435,473	1,470,059	
	2014	174	(866)	2,370,698	2,369,832	
	2015	210	43,343	1,465,627	1,508,970	
	2016	208	(403,257)	2,615,331	2,212,074	
	2017	257	116,202	1,269,126	1,385,328	
	2018	263	139,868	2,227,973	2,367,841	
	2019	287	320,988	1,617,686	1,938,674	
	2020	185	(658,619)	523,592	(135,027)	
	2021	(67,282)	(596,806)		(596,806)	
	TOTAL SURPLUS (DEFICITS)	(372,274)	(1,012,474)	15,432,150	14,419,676	
	TOTAL CASH				28,849,936	

**NEW JERSEY COUNTIES EXCESS JIF
FINANCIAL FAST TRACK REPORT**

AS OF **August 31, 2021**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
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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	(65)	65	0
Discounted Claim Value	0	7	(10)	(3)

TOTAL FY 2011 CLAIMS

0 (58) 538,516 538,458

FUND YEAR 2012

Paid Claims	307,174	1,401	1,581,076	1,582,477
Case Reserves	(351)	10,199	55,743	65,942
IBNR	0	(125)	6,513	6,388
Discounted Claim Value	0	(1,083)	(6,766)	(7,849)

TOTAL FY 2012 CLAIMS

306,822 10,392 1,636,566 1,646,958

FUND YEAR 2013

Paid Claims	5,656	(15,771)	884,946	869,175
Case Reserves	(5,656)	(16,668)	449,993	433,325
IBNR	0	(0)	74,752	74,752
Discounted Claim Value	0	(107)	(55,345)	(55,452)

TOTAL FY 2013 CLAIMS

0 (32,546) 1,354,346 1,321,800

FUND YEAR 2014

Paid Claims	(9,162)	(3,028)	475,133	472,105
Case Reserves	(11,780)	(87,602)	468,318	380,715
IBNR	20,943	95,177	82,005	177,182
Discounted Claim Value	0	(576)	(50,431)	(51,007)

TOTAL FY 2014 CLAIMS

0 3,970 975,025 978,995

FUND YEAR 2015

Paid Claims	5,180	112,072	879,632	991,704
Case Reserves	(4,990)	(248,558)	1,970,599	1,722,041
IBNR	(190)	75,869	110,856	186,726
Discounted Claim Value	0	20,973	(145,390)	(124,416)

TOTAL FY 2015 CLAIMS

0 (39,643) 2,815,698 2,776,054

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
FUND YEAR 2016					
	Paid Claims	226	282,183	678,557	960,740
	Case Reserves	126,439	329,294	1,006,194	1,335,488
	IBNR	(126,665)	(206,085)	233,390	27,305
	Discounted Claim Value	0	1,617	(87,647)	(86,030)
	TOTAL FY 2016 CLAIMS	0	407,009	1,830,493	2,237,503
FUND YEAR 2017					
	Paid Claims	1,672	120,918	367,768	488,685
	Case Reserves	53,328	(248,336)	1,687,621	1,439,285
	IBNR	(55,000)	(27,107)	1,606,476	1,579,369
	Discounted Claim Value	0	42,823	(221,332)	(178,509)
	TOTAL FY 2017 CLAIMS	0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018					
	Paid Claims	88,162	123,312	358,016	481,327
	Case Reserves	90,870	283,172	563,782	846,954
	IBNR	(179,032)	(584,946)	1,803,479	1,218,534
	Discounted Claim Value	0	43,206	(240,690)	(197,484)
	TOTAL FY 2018 CLAIMS	0	(135,256)	2,484,586	2,349,330
FUND YEAR 2019					
	Paid Claims	153,049	105,610	704,297	809,907
	Case Reserves	99,999	143,348	589,734	733,082
	IBNR	(253,048)	(612,253)	2,688,900	2,076,647
	Discounted Claim Value	0	47,317	(357,356)	(310,039)
	TOTAL FY 2019 CLAIMS	0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020					
	Paid Claims	76,655	182,752	449,634	632,385
	Case Reserves	(505,114)	610,075	2,249,493	2,859,569
	IBNR	428,460	196,680	2,871,245	3,067,924
	Discounted Claim Value	0	219,412	(690,332)	(470,920)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
	TOTAL FY 2020 CLAIMS	0	662,197	3,593,835	4,256,032
FUND YEAR 2021					
	Paid Claims	4,003	4,031		4,031
	Case Reserves	88,998	195,499		195,499
	IBNR	487,417	4,443,817		4,443,817
	Discounted Claim Value	(64,222)	(516,897)		(516,897)
	TOTAL FY 2021 CLAIMS	516,196	4,126,451	0	4,126,451
COMBINED TOTAL CLAIMS		823,019	4,574,835	22,467,013	27,041,848

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 \$ 1,832,926 due from the reinsurer for COVID-19 WC claims.

Ocean County Insurance Commission		
CLAIM ACTIVITY REPORT		
As of August 31, 2021		
COVERAGE LINE- PROPERTY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
August-21	0	0
July-21	0	0
NET CHGE	0	0
Limited Reserves		\$0
Year	2021	TOTAL
August-21	\$0	\$0
July-21	\$0	\$0
NET CHGE	\$0	\$0
Ltd Incurred	\$0	\$0
COVERAGE LINE- GENERAL LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
August-21	31	31
July-21	22	22
NET CHGE	-9	-9
Limited Reserves		\$1,777
Year	2021	TOTAL
August-21	\$82,396	\$82,396
July-21	\$39,088	\$39,088
NET CHGE	(\$43,308)	(\$43,308)
Ltd Incurred	\$84,741	\$84,741
COVERAGE LINE- AUTO LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
August-21	4	4
July-21	5	5
NET CHGE	1	1
Limited Reserves		\$1,382
Year	2021	TOTAL
August-21	\$11,909	\$11,909
July-21	\$6,909	\$6,909
NET CHGE	(\$5,000)	(\$5,000)
Ltd Incurred	\$20,101	\$20,101
COVERAGE LINE- WORKERS COMP.		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
August-21	77	77
July-21	70	70
NET CHGE	-7	-7
Limited Reserves		\$18,914
Year	2021	TOTAL
August-21	\$1,552,213	\$1,552,213
July-21	\$1,323,970	\$1,323,970
NET CHGE	(\$228,242)	(\$228,242)
Ltd Incurred	\$1,671,075	\$1,671,075
TOTAL ALL LINES COMBINED		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
August-21	112	112
July-21	97	97
NET CHGE	-15	-15
Limited Reserves		\$14,123
Year	2021	TOTAL
August-21	\$1,646,517	\$1,646,517
July-21	\$1,369,966	\$1,369,966
NET CHGE	(\$276,551)	(\$276,551)
Ltd Incurred	\$1,775,917	\$1,775,917

Ocean County Insurance Commission
 CLAIMS MANAGEMENT REPORT
 EXPECTED LOSS RATIO ANALYSIS

AS OF August 31, 2021

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		8		Last Month		7		Last Year		-4				
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED			
PROPERTY	184,664	0	0	0.00%	112,645	61.00%	0	0	0.00%	97,872	53.00%			N/A	N/A	N/A
GEN LIABILITY	541,012	84,741	84,741	15.66%	162,304	30.00%	39,603	39,603	7.32%	135,253	25.00%			N/A	N/A	N/A
AUTO LIABILITY	74,552	20,101	20,101	26.96%	22,366	30.00%	15,101	15,101	20.26%	18,638	25.00%			N/A	N/A	N/A
WORKER'S COMP	5,014,620	1,671,075	1,671,075	33.32%	1,303,801	26.00%	1,365,133	1,365,133	27.22%	952,778	19.00%			N/A	N/A	N/A
TOTAL ALL LINES	5,814,848	1,775,917	1,775,917	30.54%	1,601,115	27.53%	1,419,837	1,419,837	24.42%	1,204,541	20.71%	0	0	N/A	N/A	N/A



THE 10TH ANNUAL BEST PRACTICES WORKSHOP

**WEDNESDAY,
NOVEMBER 3, 2021**
9:00 AM - 12:30 PM

ABOUT THE WEBINAR

EXPERTS WILL DISCUSS:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace
- Technology to identify false worker's compensation claims
- COVID-19 vaccine mandates and NJ Law

MEET THE SPEAKERS



Joseph Hrubash
Senior Vice President
PERMA Risk Management



Robyn Walcoff
Vice President
PERMA Risk Management



Ed Cooney
Vice President Underwriting Manager
Conner Strong & Buckelew



Harry Earle
Risk Control Consultant
J.A. Montgomery Consulting



Joseph Luciano
CEO & Founder
AvaSci



Matthew Giacobbe
Labor Expert
Cleary, Giacobbe, Alfieri, Jacobs LLC

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 27-21

OCTOBER 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 Fund 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>
001011			
001011	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	1.20
001011	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/21	12,557.11
			12,558.31
001012			
001012	THE PRESS OF ATLANTIC CITY	ACCT# 8027890 - AD - 10.4.21	19.20
			19.20
		Total Payments FY 2021	12,577.51
		TOTAL PAYMENTS ALL FUND YEARS	12,577.51

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 COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2021 Month Ending: August		Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	195,488.29	571,908.69	70,728.27	5,183,498.81	1,577,391.68	76,207.01	7,675,222.75	
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	49.69	145.36	17.98	1,317.46	400.92	19.37	1,950.78	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	49.69	145.36	17.98	1,317.46	400.92	19.37	1,950.78	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	49.69	145.36	17.98	1,317.46	400.92	19.37	1,950.78	
EXPENSES								
Claims Transfers	0.00	1,529.85	0.00	66,228.55	0.00	0.00	67,758.40	
Expenses	0.00	0.00	0.00	0.00	0.00	15,358.51	15,358.51	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	1,529.85	0.00	66,228.55	0.00	15,358.51	83,116.91	
END BALANCE	195,537.98	570,524.20	70,746.25	5,118,587.72	1,577,792.60	60,867.87	7,594,056.62	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH		August		
CURRENT FUND YEAR		2021		
		Description:	Investors Admin	Investors Claim
		ID Number:		
		Maturity (Yrs)		
		Purchase Yield:		
		TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$7,675,222.75		7,225,898.93	449,323.82
Opening Interest Accrual Balance	\$0.00		0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$1,950.77	\$1,841.30	\$109.47
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$1,950.77	\$1,841.30	\$109.47
9	Deposits - Purchases	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$83,116.91	-\$15,358.51	-\$67,758.40
	Ending Cash & Investment Balance	\$7,594,056.61	\$7,212,381.72	\$381,674.89
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$31,564.46	\$15,358.51	\$16,205.95
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$7,625,621.07	\$7,227,740.23	\$397,880.84



OCEAN COUNTY INSURANCE FUND COMMISSION

WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
4/1/2021 – 9/30/2021

	April	May	June	July	August	September	Grand Total
INDEMNITY	2	7	7	3	4	3	26
MEDICAL ONLY	7	16	17	20	23	18	101
REPORT ONLY-WC			6			6	12
Grand Total	9	23	30	23	27	27	139

WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
COVID-19 CLAIMS
4/1/2021 – 9/30/2021

	April	June	August	September	Grand Total
INDEMNITY			1	2	3
MEDICAL ONLY	2			2	4
REPORT ONLY-WC		6		6	12
Grand Total	2	6	1	10	19



OCEAN COUNTY INSURANCE FUND COMMISSION

2021 CUMULATIVE SAVINGS SUMMARY

	Bill Count	Billed	Approved	\$ Savings	% Savings	Fee Amount	PPO Penetration Rate
June	4	\$23,367.82	\$7,018.49	\$16,349.33	70%	\$2,942.88	100%
July	41	\$34,767.88	\$12,222.55	\$22,545.33	65%	\$4,058.15	96%
August	49	\$76,802.62	\$39,511.64	\$37,290.98	49%	\$6,295.95	100%
September	40	\$165,512.28	\$100,538.98	\$64,973.30	39%	\$11,695.20	90%
Grand Total	134	\$300,450.60	\$159,291.66	\$141,158.94	47%	\$24,992.18	90%

TOP 10 PROVIDERS
4/1/2021 – 9/30/2021

	Approved
CAPITAL HEALTH SYSTEM, INC	\$79,773.40
COMMUNITY MEDICAL CENTER INC	\$29,921.03
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	\$9,800.00
SOUTHERN OCEAN MEDICAL CENTER	\$8,986.08
NOVACARE REHABILITATION	\$4,312.00
SEAVIEW ORTHOPAEDIC	\$3,607.87
KESSLER INSTITUTE FOR REHABILITATION INC.	\$2,784.00
OCEAN MEDICAL CENTER	\$2,781.73
TOMS RIVER SURGERY CENTER	\$2,043.00
SHREWSBURY SURGERY CENTER	\$2,043.00
Grand Total	\$146,052.11

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 25, 2021

DATE OF MEETING: October 29, 2021

OCIFC SERVICE TEAM

September - November 2021

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 16:** Attended the OCIFC meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 29:** Plan to attend the OCIFC meeting via teleconference.
- **November 11:** Plan to attend the OCIFC Claims Committee meeting via teleconference.
- **November 18:** 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 – November Registration Now Open! – September 14, 2021.
- NJCE JIF - SD Bulletin: Recreational Cannabis Regulatory Update – October 4, 2021
- NJCE JIF - Live Virtual Safety Training – December Registration Now Open! – October 12, 2021.

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 November – December 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.

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.



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.

November thru December Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
11/1/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/1/21	HazCom w/GHS	10:00 - 11:30 am
11/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/2/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/2/21	Implicit Bias in the Workplace	9:00 - 10:30 am
11/2/21	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/21	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/21	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
11/4/21	Mower Safety	8:30 - 9:30 am
11/4/21	Chain Saw Safety	10:00 - 11:00 am
11/4/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
11/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
11/5/21	Shop & Tool Safety	11:00 - 12:00 pm
11/5/21	Fire Safety	1:00 - 2:00 pm
11/8/21	Hearing Conservation	8:30 - 9:30 am
11/8/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/8/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/21	Special Events Management	8:30 - 10:30 am
11/10/21	Leaf Collection Safety Awareness	8:30 - 10:30 am
11/10/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
11/10/21	Chipper Safety	11:00 - 12:00 pm
11/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
11/10/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
11/12/21	Flagger Skills and Safety	8:30 - 9:30 am
11/12/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
11/12/21	Playground Safety Inspections	1:00 - 3:00 pm
11/15/21	Preparing for First Amendment Audits	9:00 - 11:00 am
11/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am

11/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
11/15/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
11/16/21	Fire Safety	8:30 - 9:30 am
11/16/21	Fire Extinguisher	10:00 - 11:00 am
11/16/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/17/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/17/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/18/21	Back Safety / Material Handling	8:30 - 9:30 am
11/18/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/19/21	HazCom w/GHS	8:30 - 10:00 am
11/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/19/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/22/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
11/22/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/21	Fire Extinguisher	8:30 - 9:30 am
11/23/21	Hearing Conservation	10:00 - 11:00 am
11/23/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/29/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
11/29/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
12/1/21	Heavy Equipment - General Safety	1:00 - 3:00 pm
12/1/21	HazCom w/GHS	3:30 - 5:00 pm
12/2/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
12/2/21	HazCom w/GHS	10:00 - 11:30 am
12/2/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/6/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/6/21	Fire Safety	11:00 - 12:00 pm
12/6/21	Fire Extinguisher	1:00 - 2:00 pm
12/6/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
12/7/21	Accident Investigation	8:30 - 10:30 am
12/7/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
12/7/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
12/7/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
12/8/21	Chain Saw Safety	8:30 - 9:30 am
12/8/21	Chipper Safety	10:00 - 11:00 am
12/8/21	Hearing Conservation	1:00 - 2:00 pm
12/8/21	HazCom w/GHS	3:30 - 5:00 pm
12/9/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am

12/10/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/21	Flagger Skills and Safety	11:00 - 12:00 pm
12/13/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 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.

RESOLUTION NO. 28-21

**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: October 29, 2021

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 16, 2021
Telephonic Meeting
10:00 AM**

Meeting was called to order by Chairman Greitz. Mr. 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
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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
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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	John C. Sahradnik, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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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 AND CLOSED MINUTES OF AUGUST 19, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
AUGUST 19, 2021**

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on August 10 via Zoom. Mr. Prince advised a variety of topics were discussed including safety training, NJCE website, Loss Control Visits, Mobile MEL App and the new Learning Management System. Mr. Prince said the following Safety Director bulletins were discussed, Tick and Tick Borne Illnesses, Preventing Heat Related Illnesses, Preparing for Hurricane Season and September is National Preparedness Month. Mr. Prince advised the next meeting was scheduled for December 14, 2021 at 1:30. Mr. Prince advised he would coordinate with Ms. DePaola for agenda topics and distribution of the agenda. Mr. Prince advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Dodd advised the Claims Committee met on September 9 and reviewed the payment authorization requests, which would be presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were two action items.

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 August. Executive Director reported there were (5) five 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:	Chairman Greitz
Vote:	3 Yes, 0 Nays

PROFESSIONAL CONTRACTS: Executive Director reported he was working with County Representatives on issuing Request for Quotes for various professional contracts, which expire the

end of the year. Executive Director said he had a meeting with County representatives yesterday and any contracts expiring would now run through the Commission.

OCEAN COUNTY UTILITIES AUTHORITY: Executive Director reported a formal proposal was presented to the OCUA on Friday, September 10th. Executive Director said the proposal to become a member of OCIFC offered a significant savings to OCUA for the insurance program. Executive Director noted a meeting was scheduled with their Insurance Committee on Monday September 20th. Executive Director noted he would attend that meeting along with Ms. Sander and Mr. Cooney to answer any last minute questions.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE was scheduled to meet again on September 23, 2021 at 9:30 AM via Zoom. Executive Director said he and the NJCE Underwriting Manager would provide a preliminary update on the 2022 renewal.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director advised Ms. Dodd e-mailed a revised June Financial Fast Track prior to the meeting. Executive Director reported as of June 30, 2021 there was a surplus of \$765,766. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$762,508 of the surplus was the OCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$7,720,483. Executive Director advised this report would be updated monthly and appear in the agendas.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE Financial Fast Track was not available and would appear in the next agenda

CLAIMS TRACKING REPORTS: Executive Director referred to two Claim Tracking Reports which were included in the agenda. Executive Director said the Claim Activity Report included the open and closed claims from the prior month. Executive Director referred to the Claims Management Report Expected Loss Ratio Analysis Report as of June 30, 2021, which was also included in the agenda. Executive Director said this report measured how the losses were running compared to the actuary's projections for 2021. Executive Director reviewed the reports with the Commission.

CYBER AWARENESS MONTH (OCTOBER): Executive Director advised October was Cyber Awareness Month. Executive Director referred to a copy of memorandum from the NJCE Underwriting Manager Team. Executive Director said this year's overall theme was "Do your Part. #BeCyberSmart". In response to Executive Director's inquiry regarding a representative for the NJCE Task Force, Ms. Sander advised the County did have a representative.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported an e-mail was sent on August 6, 2021 to designated users with the link to the 2022 NJCE Exposure Renewal, which was hosted online via Origami Risk Management Information System. The deadline to complete the data underwriting renewal is Friday, September 17, 2021. Ms. Sander said the Planning Department and the County did update their values and added in the codes that were required.

10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION: Executive Director reported this year’s Best Practices Workshop would be taking place virtually via an interactive webinar on November 3, 2021. Executive Director said more information would follow shortly. Executive Director advised the key speaker was Harry Earle of J.A. Montgomery and he would provide a presentation on Implicit Bias.

2021 NJLM ANNUAL CONFERENCE: Executive Director reported the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. Executive Director said the MELJIF holds its annual elected officials seminar on November 18 and this year’s program will be “Local Government Risk Management”. Executive Director encouraged all of our commissioners to attend.

2021 INITIATIVES: Executive Director advised a meeting was scheduled for October 4 to review the insurance/indemnification requirements and with the help of Ms. Sander a presentation of current coverages was scheduled for the October 21 Commission Meeting. Executive Director noted he was continuing his discussions with the professionals on the legacy claims and provided an update of a recent meeting. Executive Director advised the legacy claims would be reviewed and approved by the Insurance Commissioners effective January 1, 2022. There would be one claims committee meeting on the 3rd Thursday of the month to discuss current claims and legacy claims. Executive Director said a separate bank account would be set up with Investors Bank for the legacy claims. Executive Director said the County would make a lump sum payment to Qual Lynx to fund the legacy account or in different intervals. Executive Director said the County Commissioners should approve a resolution to move the authority of the legacy claims to the Insurance Commission. Executive Director advised the Fund Office would review the governing documents to see if any amendments were needed. Executive Director indicated the actuary would continue to provide information for the legacy claims. Executive Director also suggested the County amend their contract with Qual Lynx to include the handling of Commission Claims. In response to Ms. DePaola’s inquiry, Executive Director said he would contact Ms. Kissane at Qual Lynx to discuss the Meriden Occupational Health and Atlantic Medical Imaging agreements.

OCTOBER MEETING DATE: Executive Director said the next meeting was scheduled for October 21, 2021; however, there was a need to change the date. Executive Director asked the Commissioners to consider changing the date to Wednesday, October 27 at 1:00 or Friday, October 29 at 10:00. After a brief discussion it was agreed to change the meeting to Friday, October 29 at 9:30.

MOTION TO CHANGE THE OCTOBER MEETING DATE TO FRIDAY, OCTOBER 29 AT 9:30

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

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 September Bills List and requested a motion to approve Resolution 22-21, September Bill List in the amount of \$12,558.71

MOTION TO APPROVE RESOLUTION 22-21 SEPTEMBER BILL LIST

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

Ms. Tarrant advised the Treasurer’s Reports for the month of June were included in the agenda.

CLAIMS ADMINISTRATOR: Ms. Beatty reviewed the Claims Reported by Claim Type for the period of 4/1/21 to 8/31/21. Ms. Beatty advised there were 18 indemnity claims, 86 medical only claims and 7 report only worker compensation claims for a total of 111 claims. Ms. Beatty referred to a copy of the Cumulative Savings Summary for the month of August and advised there were 49 bills received with a savings of 49% and a penetration rate of 100%. Ms. Beatty noted the yearly penetration rate was 99%. Ms. Beatty advised the report included the top 10 providers. Chairman Greitz had a question on a check issued by Qual Lynx, # 10142 in the amount of \$79,773 for claim number 2021236194. Ms. Beatty indicated she was looking for the information and Ms. Dodd suggested we continue the conversation in closed session.

RISK MANAGERS REPORT: Ms. Sander reported as stated previously they were working on presenting a proposal to the Utilities Authority. Ms. Sander advised the Origami System was updated by the Planning Department entering the construction codes. Ms. Sander said they continue to work with Ms. DePaola with renewal requests and was contacting the Mosquito Commission for their renewal information as well. Ms. Sander advised she was planning to present the coverage overview at the next meeting. Ms. Sander concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince advised the August through September Risk Control Activity report was included in the agenda. Mr. Prince said the report also included all of the Safety Training Program through November 29. Mr. Prince reviewed the instructions for registering for the classes. In addition, Mr. Prince said if any department desires live training he was willing to discuss depending on the topic and the location. Mr. Prince advised an update of the Learning Management System was also included in the agenda. Lastly, Mr. Prince said he placed a call and sent an e-mail to Mr. Scott Waters of the Roads Departments to schedule a future Loss Control Visit. Without any questions, Mr. Prince concluded his report. Chairman Greitz said he hoped to utilize the LMS by the beginning of year. Mr. Prince offered to come out to their facility with Ms. Dougherty to provide assistance with the system.

ATTORNEY: Mr. Sahradnik said he was working with the County staff and PERMA on the Insurance Commission.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: No one from the public was in attendance.

CLOSED SESSION: Resolution 23-21, Resolution for Closed Session

MOTION FOR EXECUTIVE SESSION

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

MOTION TO APPROVE THE PARS DISCUSSED IN CLOSED SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:43 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary