

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
FRIDAY, NOVEMBER 19, 2021  
9:30 AM**

**MEETING BEING HELD TELEPHONICALLY**

**To attend the meeting via teleconference  
Dial 1- 312-626-6799 and enter Meeting ID: 739 426 4615**

**OR**

**Join Zoom Meeting via computer Link**

<https://permainc.zoom.us/j/7394264615>

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

The Ocean County Insurance Fund Commission will conduct its *November 19, 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: November 19, 2021  
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: October 29, 2021 Open Minutes.....Appendix I  
October 29, 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 3-20
  
- TREASURER – Julie Tarrant**
  - Resolution 29-21 November Bills List – *Motion (Roll Call Vote)* .....Page 21
  - Treasurer's Reports .....Pages 22-23
  
- CLAIMS ADMINISTRATOR– QVAL LYNX .....Pages 24-25**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 26-30
  
- 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 30-21 Closed Session.....Page 31
  
- Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [December 16, 2021](#)**

## OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: November 19, 2021  
Memo to: Commissioners of the Ocean County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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**Certificate of Insurance Issuance Report (Pages 5-6)** – Included in the agenda on pages 5-6 is the certificate of issuance report from the NJCE listing the certificates issued for the month of October. There were (8) eight certificate of insurances issued during the month.

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

**NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 7-17)** – The NJCE met on October 28, 2021. A written summary report of the meeting is included in the agenda on pages 7-17. The NJCE Finance Committee met on November 15, 2021 to further review the proposed 2022 budget and 2021 dividend options. The NJCE is scheduled to meet again on November 18, 2021 and introduce the 2022 Budget. Executive Director will provide a verbal report of both meetings. The NJCE is scheduled to meet on December 16, 2021 at 9:30 AM via Zoom Audio/Video. A Public Hearing for the 2022 Budget will be held at this meeting.

**OCIFC Financial Fast Track (Page 18)** – Included in the agenda on page 18 is a copy of the Financial Fast Track for the month of September. As of **September 30, 2021** there is a statutory surplus of **\$833,142**. Line 10 of the report, “Investment in Joint Venture” is the Ocean County Insurance Fund Commission’s share of equity in the NJCE, **\$823,715**. The total cash amount is **\$7,435,147**.

**NJCE Property and Casualty Financial Fast Track** – The September Financial Fast Track is not available and will appear in the next agenda.

**Claims Tracking Reports (Pages 19-20)** – Included in the agenda on page 19 is the Claim Activity Report as of September 30, 2021. Also included in the agenda on page 20 is the Claims Management Report Expected Loss Ratio Analysis Report as of September 30, 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.

**Professional Services** – The Fund Office is issuing and advertising the RFQ’s for professional services for Fund Year 2022. The positions include Actuary, Auditor, Attorney, Treasurer, Risk Management Consultant, Special Conflict Litigation Counsel and Third Party Administrator for the OCUA (and any other new members). The responses are due on December 7, 2021 at 3:00 PM. Once the responses are reviewed recommendations will be made at the December meeting.

**Ocean County Board of Health** – We will be meeting with the Ocean County Board of Health on Monday, November 22, 2021 to review the Insurance Renewal Proposal.

**10<sup>th</sup> Annual Best Practices Workshop – November 3, 2021 Virtual Edition** – This year’s Best Practices Workshop was held virtually via an interactive webinar on November 3 and was well attended with 70 attendees. The webinar will be uploaded to njce.org.

**December Meeting** – We are scheduled to meet again on December 16, 2021 at 10:00 AM. However the NJCE scheduled a Public Hearing for the 2022 Budget on December 16, 2021 at 9:30 AM. We are recommending we change the time of our meeting to 11:00 AM if the Commissioners are available. If not, we can discuss another day.

**Motion to change the December 16 meeting to \_\_\_\_\_**

## Ocean County Insurance Fund Commission

### Certificate of Insurance Monthly Report

From 10/1/2021 To 11/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Dept. of Transportation, I - County of Ocean	Division of Multimodal Services, Bureau of Multimodal Grants & Programs PO Box 600 Trenton, NJ 08625	RE: Grant Application for Ocean County Airport 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 Grant Application for Ocean County Airport, Berkeley Township, NJ	10/14/2021 #3071156	GL AU EX WC OTH
H - Central Regional School District I - County of Ocean	509 Forest Hills Parkway Bayville, NJ 08721	RE: polling place Evidence of insurance for board of election use of the facility on election day as a polling place	10/15/2021 #3071834	GL AU EX WC OTH
H - Toms River School District I - County of Ocean	1144 Hooper Ave Toms River, NJ 08753	RE: polling place Evidence of insurance for board of election use of the facility on election day as a polling place	10/15/2021 #3071835	GL AU EX WC OTH
H - Heritage Point North Clubhouse I - County of Ocean	44 Heritage Point Blvd. Barnegat, NJ 08005	RE: Polling Place Evidence of Insurance as respects to the board of election to use the facilities on election day as a polling place.	10/28/2021 #3097442	GL AU EX WC OTH
H - Lakewood Fire District #1 I - County of Ocean	733 Cedar Bridge Ave. Lakewood, NJ 08701	RE: Polling Place Evidence of Insurance as respects to the board of election to use the facilities on election day as a polling place.	10/28/2021 #3097443	GL AU EX WC OTH
H - Lakewood Fire Department Station I - County of Ocean	#65 - Rescue Co. #2 150 Lanes Mill Road Lakewood, NJ 08701	RE: Polling Place Evidence of Insurance as respects to the board of election to use the facilities on election day as a polling place.	10/28/2021 #3099492	GL AU EX WC OTH

## Ocean County Insurance Fund Commission

### Certificate of Insurance Monthly Report

**From 10/1/2021 To 11/1/2021**

H - Lakewood Fire District #1 I - County of Ocean	733 Cedar Bridge Ave. Lakewood, NJ 08701	RE: Polling Place Evidence of Insurance as respects to the board of election to use the facilities on election day as a polling place.	10/28/2021 #3099493	GL AU EX WC OTH
H - Reliance Hose Firehouse I - County of Ocean	300 River Ave. Lakewood, NJ 08701	RE: Polling Place Evidence of Insurance as respects to the board of election to use the facilities on election day as a polling place.	10/28/2021 #3099494	GL AU EX WC OTH
<b>Total # of Holders: 8</b>				



**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:** October 28, 2021  
**Memo to:** Ocean County Insurance Fund Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** September NJCE Report

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**Finance Committee:** Commissioners Sheehan, Wood, Kessler, Shea and Kelly met via teleconference on October 21<sup>st</sup> to review the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget.

Enclosed as part of this report is the 2022 Budget Review. Executive Director highlighted key items factors affecting the budget: 2020 Excess Liability Renewal, 2021 Budget Delta, the Commercial marketplace and Legislative Factors. Executive Director reported Finance Committee recommended to delay the 2022 budget introduction by one month with budget introduction on November 18<sup>th</sup> and adoption on December 16<sup>th</sup>. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections. Finance Committee is scheduling a meeting in early November to review the budget prior to introduction.

The Board of Fund Commissioners accepted the Finance Committee’s recommendation to delay the 2022 budget introduction to November 18, 2021 at 2:00PM and to schedule a special meeting on December 16, 2021 at 9:30AM for the Public Hearing and adoption of the 2022 budget.

Finance Committee also reviewed dividend options based on allowable dividends per State Regulations at the last audit of 12/31/20. Finance Committee will make a recommendation on issuance of a dividend at the November meeting.

**Financial Fast Track:** Financial Fast Track as of August 31, 2021 reflected a statutory surplus of \$14.4 million.

**Professional Services/Competitive Contracts:**

**Technical Services Writer:** Last month, the Board authorized the procurement of Technical Services Writer. This was advertised on October 1<sup>st</sup> and responses are due November 5<sup>th</sup>; results will reported at the November meeting and any applicable action will be taken at that time.

**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.

**Prospective Membership:** Ocean County Utility Authority has accepted membership in the Ocean County Insurance Commission effective 9/30/21 for workers compensation. OCIC is in the process of providing a proposal to Ocean County Board of Health.

**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. Ms. Walcoff noted weekly meetings are held with the carrier's lead adjustor to ensure losses are continually evaluated and advanced payments to members for repairs are being issued on a timely basis.

**NJCE Cyber Task Force:** The task force began distributing Cyber Security Awareness Month notices. Additional information about the program can be found on the website at <https://njce.org/cyber-risk-control/>. In addition, the Task Force has begun to work on the minimum standards for a Cyber Risk Management Program.

**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.

**2022 Renewal – Underwriting Data Collection:** The 2022 renewal process began in mid-July with a deadline to complete by September 17<sup>th</sup>. The Fund office is reviewing exposure data for accuracy and completion. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor has completed the payroll audits, which have been uploaded by the Fund office into Origami.

**2021 New Jersey Association of Counties Conference (NJAC):** The 71<sup>st</sup> Annual Conference was held from October 12<sup>th</sup> – October 14<sup>th</sup> at Caesar's in Atlantic City. Deputy Executive Director reported J.A. Montgomery held a workshop on *The Importance of a Public Sector Risk Control Program*, which was well attended.

**10<sup>th</sup> Annual Best Practices Workshop – November 3, 2021 Virtual Edition:** This year's Best Practices Workshop will be held virtually via an interactive webinar on November 3<sup>rd</sup> from 9AM to 12:30PM. An email to register for the event was distributed; 1.5 Ethics CEUs will be available and interested participants should contact the Fund office for more information.

**2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 106<sup>th</sup> annual conference is scheduled for November 16<sup>th</sup> through November 18<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18<sup>th</sup>. This year's program will be "Local Government Risk Management" and all commissioners are invited to attend.

### **Underwriting Manager Report**

Underwriting Manager reported the NJCE 2022 renewal program negotiations are underway and will be aggressively marketed to ensure adequate coverage is obtained despite the challenging market.

### **Risk Control Report**

Safety Director submitted a report reflecting the risk control activities from September to November 2021, as well as, upcoming training events. Safety Director reported the online streaming training service implemented last year has had a total of 587 training "hits" or uses by members. In discussions with the Executive Director, Safety Director reported members may benefit from the formation of a NJCE Safety



Committee to meet on a quarterly basis to roundtable safety issues and/or best practices. The committee's composition, authority and responsibility and duties will be submitted for review at the November meeting.

**Workers Compensation Claims Administrator Report**

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

**Next Meeting:** The next meeting of the NJCE fund is scheduled for November 18, 2021 at 2:00PM via Zoom; please contact the Fund office for meeting access information.



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Memo to: Finance Sub Committee  
New Jersey Counties Excess Joint Insurance Fund**

**From: Joseph Hrubash, Executive Director**

**Subject: 2022 Budget Review**

**Date: October 21, 2021 – 3:30 p.m. via Zoom Audio/Video**

This memo will serve as a discussion of the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget. We are in very challenging times including but not limited to market conditions unseen since the mid 1980's, potential claims resulting from sexual molestation, claims resulting from the pandemic and COVID essential worker legislation as well as climate change resulting in property CAT losses nationwide.

**Factors affecting the 2022 NJCE Budget are:**

- 1. 2020 Excess Liability Renewal:** We first addressed in late 2019 with this committee and subsequently the NJCE Board of Commissioners at the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. The NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.
- 2. 2021 Budget Delta:** The 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. What we learned from the 2021 renewal marketing efforts is that we were in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance.

In consultation with this committee, through various meetings, we recommended and the committee agreed to an 8% budget increase for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases. Unfortunately, the final results of our marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Based on the solid financials of NJCE there was no immediate or short term concerns. The committee recommended and the Board of Fund Commissioners approved the declaration of an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and to take no action in 2021 on the balance of the delta. It was agreed we would monitor the claims activity versus loss funding and review on an annual basis with potential action at a future date. The additional assessment for the premium portion of the delta was billed September 17<sup>th</sup> as a 3<sup>rd</sup> separate installment and the balance of the delta is at \$1,925,777.

3. **2022 Excess Insurance and Ancillary Insurance:** The hard market will continue into 2022. The 2022 excess and ancillary insurance renewal projections are in the 10% to 15% range. This combined with the 2021 delta will make the 2022 budget challenging.
4. **Commercial Marketplace and Legislative Factors:**
  - a. **Property:** Coverage premiums for fire, flood, and etc. is increasing due to the frequency of natural disasters over the past few years and our loss experience. This has caused a serious increase in prices of up to 20% or greater charged by both the national and international property insurance markets.
  - b. **Liability:** Liability claims are increasing at an average rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, public entities are being hit with lawsuits based on allegations going back 40 years.
  - c. **Workers' Compensation:** In addition to COVID claims, a recent Department of Labor decision will increase workers' compensation on an average by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates.

**Ed Cooney** will provide an update on the marketplace and what it may mean for NJCE's 2022 renewal.

**COVID-19 Workers Compensation Claims:** As of September 30, 2021, for 2020 fund year there are a total of 1, 916 claims with a total incurred of \$7.9 million and total paid of \$2 million. For the 2021 fund year there are a total of 693 claims with total incurred of \$670,337 and total paid of \$434,130. A review of claims development will be conducted at the appropriate time to evaluate reserves on open claims. There continues to be ongoing dialogue with the excess insurer on how the 2020 endorsement will be applied with respects to COVID-19 claims. As you recall we booked one third of incurred value of our outstanding Covid claims for 2020 totaling \$917,000. For 2021 fund year, each COVID claim is a separate occurrence.

The Fund Attorney provided an overview of the MEL's litigation strategy in regards to the excess workers compensation carrier for reimbursement of Covid claims exceeding our retention during closed session at the September 23<sup>rd</sup> meeting. The MEL JIF has hired a reputable law firm to assist with the recovery. The NJCE will take a wait and see approach for now and may join in with MEL JIF at a later date. The MEL JIF and NJCE JIF excess workers compensation policies had the same communicable disease endorsement. The excess insurer removed this endorsement for 2021. As stated above this will affect the workers compensation loss funds for 2022 since the pandemic is still active.

**Robyn Walcoff** will provide an update on the status of the claims discussions and our strategy for reimbursement from the excess insurer.

Also, we are exploring the feasibility of our underlying insurance commissions making submission for Covid WC claim costs to their respective County under the Cares Act and/or ARPA.

**Pauline Kontomanolis** will provide a report on the Cares Act and ARPA.

## NJCE Financials:

The NJCE is in a very strong financial position. The enclosed preliminary financial fast track report reflects the fund's overall financial position as of August 31, 2021. The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. The report includes changes for the month, year to date, the prior year-end and the current fund balance for each item. The surplus as of 8/31/21 is **\$14,419,676**. Regardless of where we end up on the marketing of the 2022 renewal, the NJCE JIF is in a strong financial position as we formulate a budget for 2022.

## 2022 Preliminary Budget:

1. The attached **2022 Preliminary Budget** of **\$31,498,143** represents an overall increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and **\$3,447,381** or **12.3%** over the **2021 Assessed Budget**. A copy of the budget is attached.

The 2022 preliminary budget reflects (a) the expiring program structure, (b) the 2021 loss fund delta, (c) 2022 loss funds as provided by the actuary, (d) exposure changes as provided by the members, (e) excess and ancillary premium projections from the Underwriting Manager.

2. The following is a further breakdown of the 2022 preliminary budget:
  - **Line 8 (Claims/Loss Funds)** the preliminary budget of **\$6,241,311** is a decrease of (\$963,965) or (13.4%) over the 2021 Annualized Budget and **an increase of \$924,081** or **17.4%** over the **2021 Assessed Budget**. The latter takes into consideration the 2021 delta. The Actuary completes their loss fund analysis and derive not just an actuarial central estimate but also a range of reasonable estimates. The 2022 loss funds reflect the central estimate.
  - **Line 18 (Premiums)** the preliminary budget of **\$19,025,551** is **an increase of \$1,908,887** or **11.2%** over the **2021 Annualized Budget**. There was no 2021 premium delta as this was billed in a special installment in 2021. In addition to some of the challenges referenced above there has been adverse loss activity on property, workers compensation and cyber. The premiums reflect no changes in the expiring program structure.
  - **Line 42 (Total Self Insured Program)** the preliminary budget of **\$27,437,386** is an increase of \$970,025 or 3.7% over the 2021 Annualized Budget and **an increase of \$2,858,070** or **11.7%** over the **2021 Assessed Budget**.
  - **Line 56 (Ancillary Coverages)** the preliminary budget of **\$4,123,532** is **an increase of \$589,311** or **16.7%** over the **2021 Annualized Budget**.
  - **Line 58 (Total Fund Disbursements)** the preliminary budget of **\$31,498,143** is an increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and **\$3,447,381** or **12.3%** over the **2021 Assessed Budget**.

## Recommendations:

1. **Budget Introduction:** Due to the continued uncertainty of the commercial marketplace, we can consider a recommendation to delay the 2022 budget process again this year by one month with introduction at the meeting on November 18<sup>th</sup> and adoption on December 16<sup>th</sup>. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections.
2. **Alternative Options:** Explore the feasibility of :
  - a. Increasing NJCE retention(s) as a potential cost saving measure as we did for 2021.
  - b. Increasing member entity deductibles on ancillary coverage such as POL/EPL and cyber. This may be mandated by the commercial insurers.
  - c. Increasing underlying insurance commission and county retentions as a potential cost saving measure. Any savings must be weighed against potential losses and may not make sense for all members.
  - d. Implementing a retrospective adjustment program whereas the NJCE collects a discounted assessment (85% of the loss funds). The balance would become payable to NJCE if the member's actual losses exceed the loss fund portion of their assessment but no more than 100%. We would do an annual calculation with an agreed upon payment period such as 10 years following the end of the respective fund year.
  - e. Implementing a premium holiday. In this scenario the last assessment installment for 2022 (25%) would be due with the first assessment installment for 2023. This arrangement would carry forward in future fund years. In affect it is a one year savings.
  - f. Apply some or all of a potential dividend as a credit within the 2022 budget. See discussion below.
3. **2021 Dividend:** Enclosed are potential dividend options for your consideration based on the allowable dividends per State Regulations at the last audit of 12/31/20. Last year, we agreed to hold off on a dividend decision until we had a better idea on what the budget increase will be for 2021. We recommend the same approach for this year. Attached is a copy of the historical dividends issued by NJCE JIF.

Please note once a decision is made, the members have an option of taking their dividend as a check, an offset to their 2022 assessment or as stated above as a credit within the 2022 budget.
4. **Future Considerations:**
  - a. **Surplus Floor:** We held an informal discussion on the feasibility of exploring the implementation of a surplus floor at the November 18, 2021 Finance Sub-Committee meeting. It was agreed we would defer discussion to a later date. We recommend that this committee discuss this in more detail in 2022.
  - b. **Insurance Commission Retentions:** If not for 2022, look at the feasibility of higher underlying insurance commission and county retentions for 2023 fund year.
5. **Next Meeting:** If you agree, we recommend another Finance Sub-Committee meeting prior to budget introduction to review our options.

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
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)
	<b>TOTAL CLAIMS</b>	<b>823,019</b>	<b>4,574,835</b>	<b>22,467,013</b>	<b>27,041,848</b>
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
	<b>TOTAL EXPENSES</b>	<b>1,878,405</b>	<b>15,041,874</b>	<b>147,050,765</b>	<b>162,092,639</b>
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.	<b>SURPLUS (6-7)</b>	<b>(372,274)</b>	<b>(1,012,474)</b>	<b>15,432,151</b>	<b>14,419,676</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	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)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(372,274)</b>	<b>(1,012,474)</b>	<b>15,432,150</b>	<b>14,419,676</b>
	<b>TOTAL CASH</b>				<b>28,849,936</b>

<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
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
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
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)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(58)</b>	<b>538,516</b>	<b>538,458</b>
<b>FUND YEAR 2012</b>				
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)
<b>TOTAL FY 2012 CLAIMS</b>	<b>306,822</b>	<b>10,392</b>	<b>1,636,566</b>	<b>1,646,958</b>
<b>FUND YEAR 2013</b>				
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)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>(32,546)</b>	<b>1,354,346</b>	<b>1,321,800</b>
<b>FUND YEAR 2014</b>				
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)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>3,970</b>	<b>975,025</b>	<b>978,995</b>
<b>FUND YEAR 2015</b>				
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)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(39,643)</b>	<b>2,815,698</b>	<b>2,776,054</b>
<b>FUND YEAR 2016</b>				
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)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>407,009</b>	<b>1,830,493</b>	<b>2,237,503</b>
<b>FUND YEAR 2017</b>				
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)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(111,702)</b>	<b>3,440,532</b>	<b>3,328,830</b>
<b>FUND YEAR 2018</b>				
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)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(135,256)</b>	<b>2,484,586</b>	<b>2,349,330</b>
<b>FUND YEAR 2019</b>				
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)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(315,979)</b>	<b>3,625,576</b>	<b>3,309,597</b>
<b>FUND YEAR 2020</b>				
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)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>662,197</b>	<b>3,593,835</b>	<b>4,256,032</b>
<b>FUND YEAR 2021</b>				
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)
<b>TOTAL FY 2021 CLAIMS</b>	<b>516,196</b>	<b>4,126,451</b>	<b>0</b>	<b>4,126,451</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>823,019</b>	<b>4,574,835</b>	<b>22,467,013</b>	<b>27,041,848</b>

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.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND  
2021 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND									
2022 PROPOSED BUDGET -									
APPROPRIATIONS									
	(A)	(B)	(A.1)	(B.1)	(C)	(D)	(E)	(F)	(G)
I. Claims and Excess Insurance			(B - A)	(A.1 / B)		(C - B)	(D / B)	(C - A)	(F / A)
Claims	ANNUALIZED ASSESSED BUDGET FY2021	ANNUALIZED BUDGET FY2021	Change \$	Change %	PROPOSED BUDGET FY2022	Change \$	Change %	Change \$	Change %
1 Property	910,261	1,070,843	160,582	17.6%	1,097,129	26,286	2.5%	186,868	20.5%
2 Liability	897,602	1,663,929	766,327	85.4%	1,107,036	(476,894)	-28.7%	289,434	32.2%
3 Auto	311,886	513,978	202,092	64.8%	412,454	(101,523)	-19.8%	100,568	32.2%
4 Workers' Comp.	3,150,594	3,622,196	471,602	15.0%	3,156,775	(465,421)	-12.8%	6,181	0.2%
5 SBL/EPL	29,943	30,000	57	0.2%	30,000		0.0%	57	0.2%
6 POL/EPL	-	258,838	258,838	100.0%	257,917	(921)	-0.4%	257,917	100.0%
7 Cyber	16,943	45,392	28,349	168.5%	100,000	54,508	119.8%	83,057	490.2%
8 Subtotal - Claims	5,317,229	7,205,276	1,888,047	35.5%	6,241,311	(963,965)	-13.4%	924,081	17.4%
9 Premiums									
10									
11 Property	7,199,767	7,199,767	-	0.0%	8,261,410	1,061,643	14.7%	1,061,643	14.7%
12 Property 150 x 110	635,094	635,094	-	0.0%	733,051	97,957	15.4%	97,957	15.4%
13 XS Flood to SD	545,528	545,528	-	0.0%	601,939	56,411	10.3%	56,411	10.3%
14 Liability	4,093,800	4,093,800	-	0.0%	4,349,906	256,106	6.3%	256,106	6.3%
15 Excess Liability	2,140,002	2,140,002	-	0.0%	2,300,904	160,902	7.5%	160,902	7.5%
16 Workers Comp (Stat x 1ML)	2,502,473	2,502,473	-	0.0%	2,778,261	275,788	11.0%	275,788	11.0%
17									
18 SubTotal Premiums	17,116,664	17,116,664	-	0.0%	19,025,551	1,908,887	11.2%	1,908,887	11.2%
19 Total Loss Fund	22,433,893	24,321,940	1,888,047	8.4%	25,266,862	944,922	3.9%	2,832,968	12.6%
20									
21 II. Expenses, Fees & Contingency									
22									
23 Claims Adjustment	70,113	70,112	(1)	0.0%	70,500	388	0.6%	387	0.6%
24 Claims Adjustment - Property	17,571	17,571	-	0.0%	19,380	1,809	10.3%	1,809	10.3%
25 Safety Director	424,480	424,480	-	0.0%	429,677	5,197	1.2%	5,197	1.2%
26 General Expense									
27 Exec. Director	705,086	705,086	-	0.0%	709,162	4,076	0.6%	4,076	0.6%
28 Actuary	23,771	23,771	-	0.0%	24,139	368	1.5%	368	1.5%
29 Auditor	15,402	15,402	-	0.0%	17,167	1,765	11.5%	1,765	11.5%
30 Attorney	15,831	15,831	-	0.0%	15,300	(531)	-3.4%	(531)	-3.4%
31 Treasurer	15,830	15,830	1	0.0%	15,300	(530)	-3.3%	(529)	-3.3%
32 Technical Writer	25,000	25,000	-	0.0%	25,000		0.0%		0.0%
33 Underwriting Manager	449,683	449,683	-	0.0%	449,540	(143)	0.0%	(143)	0.0%
34 Underwriting Data Consolidation	101,585	101,585	-	0.0%	100,062	(1,523)	-1.5%	(1,523)	-1.5%
35 Payroll Audit	17,004	17,004	-	0.0%	20,704	3,700	21.8%	3,700	21.8%
36 Safety Institute Funding	100,948	100,947	(1)	0.0%	89,690	(11,257)	-11.2%	(11,258)	-11.2%
37									
38 Misc. Expense & Contingency	(1,780)	(1,780)	-	0.0%	20,004	21,784	100.0%	21,784	100.0%
39 Total Fund Exp & Contingency	1,980,524	1,980,523	(2)	0.0%	2,005,625	25,103	1.3%	25,101	1.3%
40 Risk Management Consultant	102,124	102,124	-	0.0%	102,124		0.0%		0.0%
41									
42 Total Self Insured Program	24,516,541	26,404,587	1,888,045	7.7%	27,374,611	970,025	3.7%	2,858,070	11.7%
43									
44 Ancillary Coverages									
45 POL/EPL	1,217,786	1,217,786	-	0.0%	1,278,383	60,597	5.0%	60,597	5.0%
46 Crime Program	172,413	172,413	-	0.0%	172,417	4	0.0%	4	0.0%
47 Medical Malpractice	955,490	955,490	-	0.0%	1,073,020	117,530	12.3%	117,530	12.3%
48 Pollution Liability	237,214	237,214	-	0.0%	261,155	23,941	10.1%	23,941	10.1%
49 Employed Lawyers Liability	160,623	160,623	-	0.0%	163,914	3,291	2.0%	3,291	2.0%
50 Cyber Liability	644,099	644,099	-	0.0%	1,000,816	356,717	55.4%	356,717	55.4%
51 Aviator	80,284	80,284	-	0.0%	104,370	24,086	30.0%	24,086	30.0%
52 Marina Operators Liability	17,068	17,068	-	0.0%	18,090	1,022	6.0%	1,022	6.0%
53 Active Assault	23,615	23,615	-	0.0%	25,976	2,361	10.0%	2,361	10.0%
54 Supplemental Indemnity WC	25,629	25,629	-	0.0%	25,390	(239)	-0.9%	(239)	-0.9%
55									
56 Total Ancillary Coverages	3,534,221	3,534,221	-	0.0%	4,123,532	589,311	16.7%	589,311	16.7%
57									
58 Total FUND Disbursements	28,050,762	29,938,808	1,888,045	6.7%	31,498,143	1,559,335	5.2%	3,447,381	12.3%



**New Jersey Counties Excess JIF - 2021 Dividend Options**

Dividend Option 1	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000	\$ 100,000		\$ 100,000			\$ 500,000
CCIC	\$ 67,364	\$ 50,513	\$ 19,013	\$ 16,915	\$ 23,721		\$ 22,177			\$ 199,703
GCIC	\$ 32,636	\$ 23,033	\$ 8,355	\$ 7,551	\$ 10,627		\$ 10,313			\$ 92,513
Union County	\$ -	\$ 26,454	\$ 11,182	\$ 10,042	\$ 13,889		\$ 11,960			\$ 73,528
BCIC	\$ -	\$ -	\$ 10,056	\$ 9,318	\$ 11,570		\$ 9,360			\$ 40,303
CUIC	\$ -	\$ -	\$ 667	\$ 3,019	\$ 4,739		\$ 4,304			\$ 12,729
SCIC	\$ -	\$ -	\$ 728	\$ 3,156	\$ 4,166		\$ 2,804			\$ 10,854
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 13,241		\$ 11,919			\$ 25,160
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 12,176		\$ 10,343			\$ 22,519
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 5,872		\$ 9,225			\$ 15,097
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 7,595			\$ 7,595
<b>Totals</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 50,000</b>	<b>\$ 50,000</b>	<b>\$ 100,000</b>	<b>\$ -</b>	<b>\$ 100,000</b>	<b>-</b>	<b>-</b>	<b>\$ 500,000</b>
<b>Dividend Option 2</b>										
	\$ 150,000	\$ 150,000	\$ 75,000	\$ 75,000	\$ 150,000		\$ 150,000			\$ 750,000
CCIC	\$ 101,047	\$ 75,770	\$ 28,520	\$ 25,372	\$ 35,581		\$ 33,265			\$ 299,554
GCIC	\$ 48,953	\$ 34,549	\$ 12,532	\$ 11,326	\$ 15,940		\$ 15,469			\$ 138,769
Union County	\$ -	\$ 39,681	\$ 16,774	\$ 15,062	\$ 20,834		\$ 17,941			\$ 110,292
BCIC	\$ -	\$ -	\$ 15,083	\$ 13,977	\$ 17,354		\$ 14,040			\$ 60,454
CUIC	\$ -	\$ -	\$ 1,000	\$ 4,529	\$ 7,108		\$ 6,456			\$ 19,093
SCIC	\$ -	\$ -	\$ 1,092	\$ 4,734	\$ 6,248		\$ 4,206			\$ 16,280
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 19,862		\$ 17,878			\$ 37,740
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 18,264		\$ 15,515			\$ 33,779
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 8,809		\$ 13,838			\$ 22,646
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 11,392			\$ 11,392
<b>Totals</b>	<b>\$ 150,000</b>	<b>\$ 150,000</b>	<b>\$ 75,000</b>	<b>\$ 75,000</b>	<b>\$ 150,000</b>	<b>\$ -</b>	<b>\$ 150,000</b>	<b>-</b>	<b>-</b>	<b>\$ 750,000</b>
<b>Dividend Option 3</b>										
	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000		\$ 200,000			\$ 1,000,000
CCIC	\$ 134,729	\$ 101,026	\$ 38,026	\$ 33,830	\$ 47,441		\$ 44,354			\$ 399,406
GCIC	\$ 65,271	\$ 46,065	\$ 16,709	\$ 15,101	\$ 21,253		\$ 20,626			\$ 185,026
Union County	\$ -	\$ 52,909	\$ 22,365	\$ 20,083	\$ 27,779		\$ 23,921			\$ 147,056
BCIC	\$ -	\$ -	\$ 20,111	\$ 18,636	\$ 23,139		\$ 18,720			\$ 80,606
CUIC	\$ -	\$ -	\$ 1,333	\$ 6,038	\$ 9,478		\$ 8,609			\$ 25,457
SCIC	\$ -	\$ -	\$ 1,456	\$ 6,312	\$ 8,331		\$ 5,608			\$ 21,707
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 26,482		\$ 23,837			\$ 50,320
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 24,352		\$ 20,686			\$ 45,038
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 11,745		\$ 18,450			\$ 30,195
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 15,189			\$ 15,189
<b>Totals</b>	<b>\$ 200,000</b>	<b>\$ 200,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 200,000</b>	<b>\$ -</b>	<b>\$ 200,000</b>	<b>-</b>	<b>-</b>	<b>\$ 1,000,000</b>

<b>DIVIDEND DISTRIBUTED BY YEAR</b>	
2020	\$ 1,500,000
2019	\$ 2,000,000
2018	\$ 500,000
2017	\$ 200,000
2016	\$ 150,000
2015	\$ 150,001
2013	\$ 607,551
<b>Total</b>	<b>\$ 5,107,551</b>

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	<b>UNDERWRITING INCOME</b>	846,629	5,079,775	0	5,079,775
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	148,209	266,941	0	266,941
	Case Reserves	(95,956)	1,550,561	0	1,550,561
	IBNR	604,511	2,059,065	0	2,059,065
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
	<b>TOTAL CLAIMS</b>	<b>656,764</b>	<b>3,876,567</b>	<b>0</b>	<b>3,876,567</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	186,425	1,118,551	0	1,118,551
	Administrative	12,559	84,191	0	84,191
	<b>TOTAL EXPENSES</b>	<b>198,984</b>	<b>1,202,742</b>	<b>0</b>	<b>1,202,742</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>(9,119)</b>	<b>466</b>	<b>0</b>	<b>466</b>
5.	<b>INVESTMENT INCOME</b>	1,859	8,961	0	8,961
6.	<b>PROFIT (4 + 5)</b>	<b>(7,260)</b>	<b>9,427</b>	<b>0</b>	<b>9,427</b>
7.	<b>CEL APPROPRIATION CANCELLATION</b>	0	0	0	0
8.	<b>DIVIDEND INCOME</b>	0	0	0	0
9.	<b>DIVIDEND EXPENSE</b>	0	0	0	0
10.	<b>INVESTMENT IN JOINT VENTURE</b>	0	823,715	0	823,715
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(7,260)</b>	<b>833,142</b>	<b>0</b>	<b>833,142</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2021	(7,260)	833,142		833,142
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>(7,260)</b>	<b>833,142</b>	<b>0</b>	<b>833,142</b>
<b>TOTAL CASH</b>					<b>7,435,147</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2021</b>					
	Paid Claims	148,209	266,941		266,941
	Case Reserves	(95,956)	1,550,561		1,550,561
	IBNR	604,511	2,059,065		2,059,065
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	0		0
	<b>TOTAL FY 2021 CLAIMS</b>	<b>656,764</b>	<b>3,876,567</b>	<b>0</b>	<b>3,876,567</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>656,764</b>	<b>3,876,567</b>	<b>0</b>	<b>3,876,567</b>
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.					

<b>Ocean County Insurance Commission</b>		
<b>CLAIM ACTIVITY REPORT</b>		
as of September 30, 2021		
<b>COVERAGE LINE- PROPERTY</b>		
<b>CLAIM COUNT - OPEN CLAIMS</b>		
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	0	0
August-21	0	0
<b>NET CHGE</b>	0	0
Limited Reserves		<b>\$0</b>
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	\$0	\$0
August-21	\$0	\$0
<b>NET CHGE</b>	\$0	\$0
Ltd Incurred	\$0	\$0
<b>COVERAGE LINE- GENERAL LIABILITY</b>		
<b>CLAIM COUNT - OPEN CLAIMS</b>		
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	31	31
August-21	31	31
<b>NET CHGE</b>	0	0
Limited Reserves		<b>\$2,658</b>
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	\$82,712	\$82,712
August-21	\$82,396	\$82,396
<b>NET CHGE</b>	(\$316)	(\$316)
Ltd Incurred	\$90,525	\$90,525
<b>COVERAGE LINE- AUTO LIABILITY</b>		
<b>CLAIM COUNT - OPEN CLAIMS</b>		
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	5	5
August-21	4	4
<b>NET CHGE</b>	-1	-1
Limited Reserves		<b>\$2,977</b>
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	\$6,976	\$6,976
August-21	\$11,909	\$11,909
<b>NET CHGE</b>	\$4,933	\$4,933
Ltd Incurred	\$18,897	\$18,897
<b>COVERAGE LINE- WORKERS COMP.</b>		
<b>CLAIM COUNT - OPEN CLAIMS</b>		
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	91	91
August-21	77	77
<b>NET CHGE</b>	-14	-14
Limited Reserves		<b>\$20,159</b>
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	\$1,460,873	\$1,460,873
August-21	\$1,552,213	\$1,552,213
<b>NET CHGE</b>	\$91,339	\$91,339
Ltd Incurred	\$1,731,275	\$1,731,275
<b>TOTAL ALL LINES COMBINED</b>		
<b>CLAIM COUNT - OPEN CLAIMS</b>		
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	127	127
August-21	112	112
<b>NET CHGE</b>	-15	-15
Limited Reserves		<b>\$14,701</b>
<b>Year</b>	<b>2021</b>	<b>TOTAL</b>
September-21	\$1,550,561	\$1,550,561
August-21	\$1,646,517	\$1,646,517
<b>NET CHGE</b>	\$95,956	\$95,956
Ltd Incurred	\$1,840,697	\$1,840,697

Ocean County Insurance Commission  
 CLAIMS MANAGEMENT REPORT  
 EXPECTED LOSS RATIO ANALYSIS

AS OF September 30, 2021

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current		9		Last Month		8		Last Year		-3		MONTH TARGETED		
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	184,664	0	0	0.00%	125,572	68.00%	0	0	0.00%	112,645	61.00%			N/A	N/A	N/A
GEN LIABILITY	541,012	90,525	90,525	16.73%	194,764	36.00%	84,741	84,741	15.66%	162,304	30.00%			N/A	N/A	N/A
AUTO LIABILITY	74,552	18,897	18,897	25.35%	26,093	35.00%	20,101	20,101	26.96%	22,366	30.00%			N/A	N/A	N/A
WORKER'S COMP	5,014,620	1,731,275	1,731,275	34.52%	1,654,825	33.00%	1,671,075	1,671,075	33.32%	1,303,801	26.00%			N/A	N/A	N/A
TOTAL ALL LINES	5,814,848	1,840,697	1,840,697	31.66%	2,001,254	34.42%	1,775,917	1,775,917	30.54%	1,601,115	27.53%	0	0	N/A	N/A	N/A

**OCEAN COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

Resolution No. 29-21

NOVEMBER 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>
001013			
001013	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/21	1.56
001013	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/21	12,557.11
			<b>12,558.67</b>
001014			
001014	THE PRESS OF ATLANTIC CITY	ACCT# 8027890 - AD - 11.6.21	20.00
			<b>20.00</b>
		<b>Total Payments FY 2021</b>	<b>12,578.67</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>12,578.67</b>

\_\_\_\_\_  
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: September							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN 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
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	47.86	139.63	17.31	1,252.70	386.14	14.90	1,858.54
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	47.86	139.63	17.31	1,252.70	386.14	14.90	1,858.54
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	47.86	139.63	17.31	1,252.70	386.14	14.90	1,858.54
EXPENSES							
Claims Transfers	0.00	5,467.74	3,729.24	139,012.00	0.00	0.00	148,208.98
Expenses	0.00	0.00	0.00	0.00	0.00	12,558.71	12,558.71
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,467.74	3,729.24	139,012.00	0.00	12,558.71	160,767.69
<b>END BALANCE</b>	<b>195,585.84</b>	<b>565,196.09</b>	<b>67,034.32</b>	<b>4,980,828.42</b>	<b>1,578,178.74</b>	<b>48,324.06</b>	<b>7,435,147.47</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
OCEAN COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	September		
CURRENT FUND YEAR	2021		
	Description:	Investors Admin	Investors Claim
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$7,594,056.61	7,212,381.72	381,674.89
Opening Interest Accrual Balance	\$0.00	-	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	\$1,858.54	\$1,778.81	\$79.73
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	\$1,858.54	\$1,778.81	\$79.73
9 Deposits - Purchases	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$160,767.69	-\$12,558.71	-\$148,208.98
Ending Cash & Investment Balance	\$7,435,147.46	\$7,201,601.82	\$233,545.64
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$36,277.78	\$12,558.71	\$23,719.07
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,471,425.24	\$7,214,160.53	\$257,264.71



OCEAN COUNTY INSURANCE FUND COMMISSION

**WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE  
4/1/2021 – 10/31/2021**

	April	May	June	July	August	September	October	Grand Total
INDEMNITY	2	8	7	4	4	5	6	36
MEDICAL ONLY	7	15	17	19	23	18	15	114
REPORT ONLY-WC			6			4	12	22
<b>Grand Total</b>	<b>9</b>	<b>23</b>	<b>30</b>	<b>23</b>	<b>27</b>	<b>27</b>	<b>33</b>	<b>172</b>

**WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE  
COVID-19 CLAIMS  
4/1/2021 – 10/31/2021**

	April	June	August	September	October	November	Grand Total
INDEMNITY			1	4	3	1	9
MEDICAL ONLY	2			2	2		6
REPORT ONLY-WC		6		4	11	6	27
<b>Grand Total</b>	<b>2</b>	<b>6</b>	<b>1</b>	<b>10</b>	<b>16</b>	<b>7</b>	<b>42</b>





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%
October	68	\$102,828.05	\$43,007.57	\$59,820.48	58%	\$10,396.95	99%
<b>Grand Total</b>	<b>202</b>	<b>\$403,278.65</b>	<b>\$202,299.23</b>	<b>\$200,979.42</b>	<b>50%</b>	<b>\$35,389.13</b>	<b>92%</b>

TOP 10 PROVIDERS  
4/1/2021 – 10/31/2021

	Approved
CAPITAL HEALTH SYSTEM, INC	\$79,773.40
COMMUNITY MEDICAL CENTER INC	\$34,957.03
NORTHERN MONMOUTH REGIONAL SURG CTR	\$17,213.37
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	\$9,800.00
SOUTHERN OCEAN MEDICAL CENTER	\$8,986.08
SEAVIEW ORTHOPAEDIC	\$7,038.50
TOMS RIVER SURGERY CENTER	\$6,630.30
NOVACARE REHABILITATION	\$5,586.00
KESSLER INSTITUTE FOR REHABILITATION INC.	\$5,104.00
OCEAN MEDICAL CENTER	\$2,781.73
<b>Grand Total</b>	<b>\$177,870.41</b>

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** November 10, 2021

**DATE OF MEETING:** November 19, 2021

### OCIFC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>	<p>Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949</p>
<p>Matt Genna, CSP Risk Control Consultant Cell # 609-947-7563 Office # 732-736-5265 <a href="mailto:mgenna@jamontgomery.com">mgenna@jamontgomery.com</a></p>		<p>Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738</p>

October - December 2021

### RISK CONTROL ACTIVITIES

#### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **October 29:** Attended the OCIFC meeting via teleconference.

#### *UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED*

- **November 19:** Plan to attend the OCIFC meeting via teleconference.
- **December 9:** Plan to attend the OCIFC Claims Committee meeting via teleconference.
- **December 16:** Plan to attend the OCIFC meeting via teleconference.

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 - SD Message: Safety Recall Alert – Stihl Cut-Off Saw Recall – October 25, 2021.
- NJCE JIF - SD Bulletin: Leaf Collection Best Practices – October 28, 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 thru January 2022 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](mailto: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

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 January 2022 Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.**

Date	Training Topic	Time
11/19/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
11/19/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
11/19/21	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/22/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
11/22/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
11/22/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/23/21	<a href="#">Fire Extinguisher</a>	8:30 - 9:30 am
11/23/21	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
11/23/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/29/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
11/29/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
12/1/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
12/1/21	<a href="#">Heavy Equipment - General Safety</a>	1:00 - 3:00 pm
12/1/21	<a href="#">HazCom w/GHS</a>	3:30 - 5:00 pm
12/2/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
12/2/21	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
12/2/21	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
12/3/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/6/21	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
12/6/21	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
12/6/21	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
12/6/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
12/7/21	<a href="#">Accident Investigation</a>	8:30 - 10:30 am
12/7/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
12/7/21	<a href="#">Ethics for NJ Local Government Employees</a>	1:00 - 3:00 pm
12/7/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
12/8/21	<a href="#">Chain Saw Safety</a>	8:30 - 9:30 am
12/8/21	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
12/8/21	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
12/8/21	<a href="#">HazCom w/GHS</a>	3:30 - 5:00 pm
12/9/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
12/10/21	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
12/10/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
12/13/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm

1/4/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	8:30 - 10:00 am
1/4/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
1/5/22	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/5/22	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
1/6/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
1/6/22	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
1/6/22	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
1/7/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/7/22	<a href="#">HazCom w/GHS</a>	10:00 - 11:30am
1/7/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
1/10/22	<a href="#">Bloodborne Pathogens Administrator Training</a>	8:30 - 10:30 am
1/10/22	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
1/10/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
1/10/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
1/11/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
1/11/22	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/12/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
1/12/22	<a href="#">Work Zone: Temporary Traffic Control</a>	10:00 - 12:00 pm
1/12/22	<a href="#">Driving Safety Awareness</a>	1:00 - 2:00 pm
1/13/22	<a href="#">Chain Saw Safety</a>	8:30 - 9:30 am
1/13/22	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
1/13/22	<a href="#">Introduction to Management Skills (Zoom Meeting)</a>	10:00 - 12:00 pm
1/14/22	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
1/14/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
1/18/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
1/18/22	<a href="#">Back Safety / Material Handling</a>	10:30 - 11:30 am
1/18/22	<a href="#">Hazard Identification: Making Your Observation Count (Zoom Meeting)</a>	1:00 - 3:00 pm
1/19/22	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
1/19/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/19/22	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
1/19/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
1/20/22	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting) *see details below</a>	9:00 - 4:00 pm w/1 hour lunch brk
1/20/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
1/21/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
1/21/22	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
1/21/22	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
1/24/22	<a href="#">Safety Coordinator Skills Training (Zoom Meeting)</a>	8:30 - 12:30 pm
1/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
1/24/22	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
1/25/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
1/25/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	10:00 - 12:00 pm
1/25/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
1/26/22	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am

1/26/22	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
1/26/22	<a href="#">Safety Committee Best Practices (Zoom Meeting)</a>	1:00 - 2:30 pm
1/27/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
1/27/22	<a href="#">CDL: Supervisors Reasonable Suspicion (Zoom Meeting)</a>	10:00 - 12:00 pm
1/27/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	1:00 - 2:30 pm
1/31/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
1/31/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
1/31/22	<a href="#">Dealing with Difficult People (Zoom Meeting)</a>	1:00 - 3:00 pm

**\*1/20/22 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 December 24, 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.

**Zoom 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.

**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. <https://njce.org/wp-content/uploads/2021/11/NJCE-Live-Virtual-Safety-Training-Group-Sign-in-Sheet.pdf>

**RESOLUTION NO. 30-21**

**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: November 19, 2021**

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**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

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**MICHAEL J. FIURE, VICE-CHAIRPERSON**

# **Appendix I**

*Minutes*



**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – October 29, 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
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Antoinette DePaolo, Ocean County  
Jennie Bonner, Ocean County  
Laura Benson, Esq., Berry Sahradnik, Kotzas & Benson, P.C.  
Will Demand, Ocean County Utilities Authority  
Jennifer Doderer, Ocean County Library  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 16, 2021**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
SEPTEMBER 16, 2021**

Moved:	Commissioner Fiure
Second:	Chair Greitz
Vote:	2 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. 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. Walcoff advised the Claims Committee did not meet, as there were no claims that needed payment authority. Ms. Walcoff said a revised Claims Charter would be presented during the Executive Director’s report and welcomed Will Demand to the Commission and the Claims Committee. Ms. Walcoff reported the NJCE Best Practices Virtual Workshop was scheduled for Wednesday, November 3, 2021 starting at 9:00 am. Ms. Walcoff looked forwarding to everyone participating in the workshop.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were eight action items and they would be taken individually.

**WELCOME MICHELLE GUNTHER:** Executive Director said we would like to welcome Ms. Gunther as Commissioner to the Ocean County Insurance Fund Commission. Executive Director reported the County Commissioners appointed Ms. Gunther through a resolution approved on October 6, 2021. Executive Director referred to Commission Resolution 24-21, Certifying the Appointment of Commissioner, which was included in the agenda along with Commission Resolution 25-21, Amending Designating Authorized Signatures for Commission Bank Accounts. Executive Director noted this resolution added Ms. Gunther to the Commission Bank Accounts, replacing Ms. Cilento.

**MOTION TO APPROVE RESOLUTION 24-21, CERTIFYING THE  
APPOINTMENT OF COMMISSIONER**

**MOTION TO APPROVE RESOLUTION 25-21 AMENDING DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

Moved: Commissioner Fiure  
Second: Chairman Greitz  
Vote: 3 Yes, 0 Nays

**WELCOME OCEAN COUNTY UTILITIES AUTHORITY:** Executive Director said we would also like to welcome the Ocean County Utilities Authority and William Demand. Executive Director reported the Utilities Authority joined the Commission on 9-30-21 for their workers' compensation coverage. Executive Director advised a Claims Kick-Off meeting was held on September 29, 2021 for the Utilities Authority and the claims reporting procedures were distributed as Ms. Walcoff mentioned. Executive Director stated William Demand would join the Claims Committee and Gregory S. DePaul would join the Safety Committee.

**REVISED CLAIMS COMMITTEE CHARTER:** Executive Director referred to Resolution 26-21, Authorizing the Adoption of the Revised Claims Committee Charter which was included in the agenda. Executive Director said the revised Charter added William Demand of the Utilities Authority and deleted Mary Ann Noto.

**MOTION TO APPROVE RESOLUTION 26-21, AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER**

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

**REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER:** Executive Director referred to a copy of the Revised Safety and Accident Review Committee Charter which was included in the agenda. Executive Director stated 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**

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

**OCIFC AMENDED BUDGET:** Executive Director referred to a copy of an amended budget in the amount of \$7,619,663 which included the addition of the Ocean County Utilities Authority. Executive Director noted since the assessment revision to add the Utilities Authority was under 5% of the total budget no action was needed at this time.

**THIRD PARTY ADMINISTRATOR:** Executive Director reported due to the addition of Ocean County Utilities Authority as a member for workers compensation, he was 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. Executive Director said the cost was already contemplated in their assessment. Executive Director advised 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. Executive Director asked Mr. Sahradnik if he wanted to comment. Mr. Sahradnik said after their discussions, this was the best way to handle. Executive Director asked if anyone had any questions, on the procedure.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE  
A REQUEST FOR QUALIFICATIONS FOR A THIRD PARTY  
ADMINISTRATOR TO HANDLE THE UTILITIES AUTHORITY'S CLAIMS  
FOR FUND YEAR 2022**

Moved:	Commissioner Gunther
Second:	Chairman Greitz
Vote:	3 Yes, 0 Nays

**DEFENSE PANEL:** Executive Director reported the Ocean County Insurance Fund Commission was responsible for providing a defense to certain claims brought against it members. Executive Director said he was requesting authorization to issue and advertise a Request for Qualifications for a Defense Panel and Conflict Attorney for fund year 2022. Mr. Sahradnik said that it should follow what was done previously with the insurance committee so it was consistent. Executive Director advised he would work with him on drafting the RFQ's.

**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**

Moved:	Commissioner Fiure
Second:	Chairman Greitz
Vote:	3 Yes, 0 Nays

**PROFESSIONAL SERVICES:** Executive Director reported 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. Executive Director advised the Fund Office also issued a draft copy of a Request for Qualifications for Commission Auditor for fund year 2021. Executive Director noted copies of the Request for Qualifications were sent to the Chair, Ms. DePaola, Ms. Tarrant and the Attorney for their review. Executive Director noted these would be for one-year appointments except for Commission Auditor which would be for eight (8) months. Executive Director said the County indicated they would get back to him on whether an RFQ was necessary for Commission Treasurer. Executive Director asked if the Commissioners had a chance to discuss. Commissioner Fiure asked if there was a need for a RFQ for the Treasurer and could it be an appointment. Executive Director advised the other seven Commissions did not put this position out to RFQ and the Treasurers were a County employee. In response to Commissioner Fiure's inquiry, Ms. Dodd advised the Union County Insurance Fund Commission compensated the Treasurer. Commissioner Fiure said they would talk about this internally and asked to table this for the next meeting. Executive Director asked Ms. Dodd to let the Commissioners know the amount of compensation for the Union 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**

Moved: Commissioner Fiure  
Second: Chairman Greitz  
Vote: 3 Yes, 0 Nays

Executive Director said we also 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**

Moved: Commissioner Fiure  
Second: Chairman Greitz  
Vote: 3 Yes, 0 Nays

**AFFILIATED AGENCY AGREEMENTS:** Executive Director said the County has informed us that it was 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. Chairman Greitz asked that we hold this item. Executive Director said this could be discussed offline.

**MERIDEN OCCUPATIONAL HEALTH AND ATLANTIC MEDICAL IMAGING AGREEMENTS:** Executive Director reported the County currently has agreements with Meriden Occupational Health and Atlantic Imaging Agreements. Executive Director said Qual Lynx did an analysis of the agreements compared to their own arrangements. Executive Director advised Qual Lynx's 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. Executive Director said after further discussion with the County, he was recommending the current arrangements remain in force and to revisit this at the expiration of the QL TPA contract. Executive Director stated if the Commissioners agreed no action was necessary at this time. Ms. DePaola said they were issuing RFQ's and would only issue contracts for a year. Executive Director said if the figures were not comparable with what they have now, we could discuss again with Qual Lynx.

**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 September. 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 Fiure  
Second: Commissioner Gunther  
Vote: 3 Yes, 0 Nays

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on September 23, 2021. A written summary report of the meeting was included in the agenda. Executive Director said the NJCE Finance Committee met on October 21 and reviewed a preliminary budget. Executive Director advised they also discussed the factors leading up to a challenging market along with Covid-19 claims, the Department of Labor change in handling accidental pension claims and recent legislation for fire fighter cancer and sexual molestation. Executive Director said the 2022 preliminary budget represented an overall increase of 12.3% over the 2021 assessed budget which included the 6.7% delta carried forward from the 2021 marketing effort and 5.3% of that was the increase over the 2021 annualized. Executive Director stated the Finance Committee recommend to the Board of Commissioners not to act or introduce the budget yet to give Conner Strong & Buckelew more time to work in the marketplace on the renewal premiums. Executive Director advised the loss funds were solid and the expenses were firm. Executive Director advised the Finance Committee reviewed three dividend options and recommended the Board hold off on acting on the options until the November meeting. Executive Director asked if anyone had any questions.

**NJCE CYBER TASK FORCE:** Executive Director advised October was Cyber Security Awareness month. Executive Director referred to copies of the weekly releases to the NJCE members, which were included in the agenda. Executive Director encouraged sharing the releases with the IT Department and staff. Executive Director noted this year's overall theme was "Do your Part. #BeCyberSmart".

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director reported as of August 31, 2021 there was a surplus of \$840,402. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$823,715 of the surplus was the OCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$7,594,057.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the August Financial Fast Track for the NJCE was included in the agenda. As of August 31, 2021, the NJCE had a surplus of \$14,419,676. Executive Director noted the total cash amount was \$28,849,936. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$5,107,551.

**2022 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reported the Fund Office was working closely with Ms. DePaolo and Ms. Sander to wrap up the renewal information and thanked everyone for their efforts.

**2022 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES:** Executive Director reported the 2022 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December.

Executive Director said the NJCE Underwriting Manager’s Team would review any certificates, which need to be re-issued for the 2022 renewal.

**10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION:** Executive Director said as Ms. Walcoff mentioned earlier this year’s Best Practices Workshop would be taking place virtually again this year. Executive Director advised the key speaker was Harry Earle of J.A. Montgomery and he would provide a presentation on Implicit Bias. Executive Director said they would also be a presentation on technology to identify false worker’s compensation claims and COVID-19 vaccine mandates.

**2021 INITIATIVES:** Executive Director advised Ms. Sander was scheduling a new meeting to review the insurance/indemnification requirements and would present a review of current coverages at a future Commission Meeting. Executive Director said the Fund Office was preparing for the handling of the legacy claims through the Commission as of 1-1-22.

**2022 OCEAN COUNTY INSURANCE FUND COMMISSION BUDGET:** Executive Director reported the 2021 Ocean County Insurance Fund Commission Budget was set up without the NJCE Budget. Executive Director recommended the NJCE line be added to the Ocean County Insurance Fund Commission Budget for 2022. Executive Director said he would share the budget with Ms. Tarrant prior to the introduction of the budget.

**NOVEMBER MEETING DATE:** Executive Director reported the next meeting was scheduled for November 18, 2021. However, there was a need to change the time or the date. After a brief discussion, it was agreed the meeting date would be changed to Friday, November 19 at 9:30 AM. It was noted the meeting should only be for one hour as there were other commitments.

**MOTION TO CHANGE THE NOVEMBER MEETING DATE TO FRIDAY, NOVEMBER 19, AT 9:30 AM**

Moved:	Commissioner Fiure
Second:	Commissioner Gunther
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 October Bills List and requested a motion to approve Resolution 22-21, October Bill List in the amount of \$12,577.51.

**MOTION TO APPROVE RESOLUTION 27-21 OCTOBER BILLS LIST**

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

Ms. Tarrant said she had one other request and asked Qual Lynx to produce a report from April 1 through the end of October advising much had been paid for COVID-19 claims. In response

to Executive Director's inquiry, Ms. Dodd said we do have a report; however, it was not through the end of October. Executive Director asked Ms. Acosta to run an updated report.

Ms. Tarrant advised the Treasurer's Reports for the month of August were included in the agenda.

**CLAIMS ADMINISTRATOR:** Ms. Beatty reviewed the Claims Reported by Claim Type for the period of 4/1/21 to 9/30/21. Ms. Beatty advised there were 26 indemnity claims, 101 medical only claims and 12 report only worker compensation claims for a total of 139 claims. Ms. Beatty reported to date there were 19 COVID-19 Claims. Ms. Beatty referred to a copy of the Cumulative Savings Summary for the month of September and advised there were 40 bills received with a savings of 39% and a penetration rate of 90%. Ms. Beatty noted the yearly penetration rate was 99%. Ms. Beatty advised the year to date savings was \$141,158.94 or 47%. Ms. Beatty advised September was a little off as there was a significant hospital bill for a surgery that required noro monitoring services and typically the discounts for those type of bills were a little less. Ms. Beatty advised the report included the top 10 providers. Ms. Beatty asked if there were any questions and concluded her report.

**RISK MANAGERS REPORT:** Ms. Mack said she believed the Executive Director covered the items that Ms. Sander was working on for the renewal and did not have anything further to report.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the September through November Risk Control Activity report was included in the agenda. Mr. Prince said the report also included all of the Safety Training Programs through December 13. Mr. Prince reported the training sessions were posted on the NJCE website and encouraged any employee who desired to attend a training program in a virtually format to view the opportunities on the website and register accordingly. Mr. Prince advised there were considering a NJCE Safety Committee to be comprised of one member from each member entity in 2022. Mr. Prince noted more information would be distributed next month.

**ATTORNEY:** Mr. Sahradnik said he was keeping his report brief as the Executive Director spoke about the items he was working on.

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** Chairman Greitz asked if any other entities were experiencing difficulty in long term out of work employees due to COVID-19. Ms. Acosta said they could review the cases that were currently open and since COVID is so new there was difficulty finding doctors that were comp savvy. Ms. Acosta advised she could provide updates on the open cases and advised the reason why the employee has not returned to work yet. Ms. DePaolo also provided some input on the particular cases involving the jail and detention center. Chairman Greitz suggested we continue this conversation in closed session.

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

**CLOSED SESSION:** Resolution 28-21, Resolution for Closed Session



**MOTION FOR EXECUTIVE SESSION**

Moved:	Commission Fiure
Second:	Commissioner Gunther
Vote:	3 Yes, 0 Nays

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:43 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary