

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 20, 2022
10:00 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 *January 20, 2022* 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: January 20, 2021
10:00 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 16, 2021 Open Minutes.....Appendix I
December 16, 2021 Closed Minutes..... sent via e-mail
December 29, 2021 Open Minutes..... Appendix I

- CORRESPONDENCE:**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 2-46

- TREASURER – Julie Tarrant**
 - Resolution 19-22 January Bills List – Motion (Roll Call Vote).....Page 47
 - Treasurer's Reports.....Pages 48-49

- CLAIMS ADMINISTRATOR– QUAL LYNX**Pages 50-51

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 52-59

- 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 20-22 Closed Session.....Page 60

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: February 17, 2022, 10:00 AM

OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: January 20, 2022
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

☐ Reorganization Resolutions (Pages 5-17) - The OCIFC is required to reorganize at the January Board of Commissioners meeting as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 5-17. The resolutions were reviewed by the Commission Attorney. With the Chairperson’s permission, Executive Director will review the Resolutions and ask to approve as a consent.

- Resolution 1-22 Certifying the Appointment of OCIFC Commissioners.....**Page 5**
- Resolution 2-22 Designating Authorized Depositories for Fund Assets and**Pages 6-9**
Establishing Cash Management Plan
- Resolution 3-22 Designating Authorized Signatures for Bank Accounts.....**Page 10**
- Resolution 4-22 Designating Authorized Signatures for Legacy Bank Account.....**Page 11**
- Resolution 5-22 Designating Custodian of Records.....**Page 12**
- Resolution 6-22 Designating Official Newspapers**Page 13**
- Resolution 7-22 Indemnify Ocean County Insurance Fund Commission**Page 14**
- Resolution 8-22 Authorizing Commission Treasurer to Process Contracted..... **Page 15**
Payment and Expenses
- Resolution 9-22 2022 Meeting Schedule**Pages 16-17**

☐ Motion to approve Reorganization Resolutions Number 1-22 through 9-22

☐ 2022 Property and Casualty Budget (Page 18-20) – At the December 16, 2021 meeting the 2022 Property and Casualty Budget was introduced. In accordance with the regulations, the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. The budget was amended since introduction to add the Ocean County Board of Health as a new member. We also included a new line in the expense section to include the County’s TPA fee of \$259,896.17 and a few minor changes to the expenses. The Commission Attorney is preparing a resolution to transfer the County’s TPA fee to the Commission. The resolution will be distributed prior to the meeting. Attached on page 18 of your agenda for your review and discussion is the 2022 Property and Casualty Budget in the amount of **\$11,943,210**. A copy of the assessments are on page 19 of the agenda. A copy of Resolution 10-22 Adopting the Property & Casualty Budget appears on page 20.

- Motion to open the Public Hearing on the 2022 Property & Casualty Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- Motion to approve Resolution 10-22 Adopting the Property & Casualty Budget for the Ocean County Insurance Fund Commission for the Year 2022 in the amount of \$11,943,210 & Certify the 2022 Assessments**

2022 Professional Services Resolutions (Pages 21-27) – At the December 29th Commission meeting the Commissioners approved a three year appointment for the Risk Management Consultant position and one year appointments for the Commission Attorney, Auditor, Actuary, Treasurer, Third Party Administration Services and the Special Conflict/Litigation Services. Included in the agenda on pages 21-27 are the resolutions appointing the 2022 Professional Vendors. With the Chairperson’s permission, Executive Director will review the Resolutions and ask to approve as a consent

- Resolution 11-22 Appointing Commission Attorney **Page 21**
 - *Berry, Sahradnik, Kotzas & Benson, P.C.*
- Resolution 12-22 Appointing Commission Treasurer..... **Page 22**
 - *Julie N Tarrant*
- Resolution 13-22 Appointing Commission Actuary**Pages 23**
 - *The Actuarial Advantage*
- Resolution 14-22 Appointing Commission Auditor –..... **Page 24**
 - *Bowman & Company, LLP.*
- Resolution 15-22 Appointing Special Conflict/Litigation Counsel Services **Page 25**
 - *Kelaher, VanDyke & Moriarty*
 - *Rothstein, Mandell, Strohm, Halm & Cipriani, P.A.*
 - *Citta, Halzpfel & Zabarsky*
 - *Gluck Walrath LLP*
 - *Dasti, Murphy, McGuckin, Ulaky, Koutsouris & Connors*
 - *Apruzzese, McDermott, Mastro & Murphy*
- Resolution 16-22 Appointing Third Party Administration Services **Page 26**
 - *Scibal Associates, Inc. dba as Qual-Lynx.*
- Resolution 17-22 Appointing Risk Manager Consultant **Page 27**
 - *Conner Strong & Buckelew*

Motion to approve Resolutions Number 11-22 through 17-22

Claims Committee Charter (Pages 28-32) – Included in the agenda on pages 28-32 is a copy of a revised Claims Committee Charter. The Charter was revised to add representatives from the Board of Health and also accepting the transfer of the Ocean County Legacy Claims. Also included in the agenda on page 32 is Resolution 18-22, Adopting the Revised Claims Committee Charter.

Motion to approve Resolution 18-22 Authorizing the Adoption of the Revised Claims Committee Charter

- ❑ **Safety and Accident Review Committee Charter (Pages 33-35)** – The Safety and Accident Review Committee Charter was also revised to add representatives from the Ocean County Board of Health. Included in the agenda on pages 33-35 is a copy of the revised Safety and Accident Review Committee Charter.

- ❑ **Motion to approve the revised Safety and Accident Review Committee Charter**

- ❑ **Certificate of Insurance Issuance Report (Page 36)** – Included in the agenda on page 36 is the certificate of issuance report from the NJCE listing the certificates issued for the month of December. There were (5) five certificate of insurances issued during the month.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 37-40)** – The NJCE Finance Committee met on December 13th to review the status of the 2022 renewal. The NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting is included in the agenda on pages 37-40. The NJCE is scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

- ❑ **2022 NJCE Excess Renewal Overview and Changes (Appendix II)** – The Underwriting Manager has completed the 2022 Renewal marketing and there are a number of changes which are summarized in the renewal overview in Appendix II. The Underwriting Manager will provide an overview of changes. The NJCE will also schedule two zoom meetings for CSB to review changes with the membership. There will be an announcement on this shortly. In addition there are additional questions and information needed with respect to jail strip search policies, MFA authenticity as respects to cyber and ownership of drones. This information will be requested via separate e mails from the Fund Office.

- ❑ **OCIFC Financial Fast Track (Page 41)** – Included in the agenda on page 41 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2021** there is a statutory surplus of **\$720,207** Line 10 of the report, “Investment in Joint Venture” is the Ocean County Insurance Fund Commission’s share of equity in the NJCE, **\$707,567**. The total cash amount is **\$7,341,238**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 42-44)** - Included in the agenda on pages 42-44 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2021** the Fund has a surplus of **\$12,987,213**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$31,395,191**.

- ❑ **Claims Tracking Reports (Pages 45-46)** – Included in the agenda on page 45 is the Claim Activity Report as of November 30, 2021. Also included in the agenda on page 46 is the Claims Management Report Expected Loss Ratio Analysis Report as of November 30, 2021. This report measures how the losses are running compared to the actuary’s projections. Executive Director will review the reports with the Commission.

RESOLUTION NO. 1-22

OCEAN COUNTY INSURANCE FUND COMMISSION

**CERTIFYING THE APPOINTMENT OF
CHAIRPERSON AND VICE CHAIRPERSON**

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 the following persons have been appointed as Chairperson and Vice-Chairperson:

<u>Robert A. Greitz</u>	Chairperson
<u>Michael J. Fiure</u>	Vice Chairperson
<u>Michelle I. Gunther</u>	Commissioner
<u>John P. Kelly</u>	Commissioner (Alternate)

BE IT FURTHER RESOLVED, that the Chairperson and Vice Chairperson shall serve through the 2023 reorganization of the Commission and until their successors shall be appointed and qualified.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 2-22

OCEAN COUNTY INSURANCE FUND COMMISSION

**DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

BE IT RESOLVED that **Investors Bank**, is hereby designated as the depository for assets of the Commission; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

OCEAN COUNTY INSURANCE FUND COMMISSION
2022 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the investments authorized under New Jersey Statutes N.J.S.A. 40A:5-15.1

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claim's agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 3-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the Ocean County Insurance Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at **least two (2)** of the following persons who are duly authorized pursuant to this resolution:

- I. All funds for Administrative Expenses, Reinsurance, Dividends, and Miscellaneous Expenses, shall be withdrawn from the official named Depository which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to resolution.

<u>Robert A. Greitz</u>	Chairperson
<u>Michael J. Fiure</u>	Vice Chairperson
<u>Michelle I. Gunther</u>	Commissioner
<u>Julie Tarrant</u>	Treasurer

- II. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this resolution.

<u>Alice H. Lihou</u>	Qual-Lynx
<u>David S. Ruber</u>	Qual-Lynx
<u>Julie Tarrant</u>	Treasurer

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 4-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR THE LEGACY CLAIM
COMMISSION BANK ACCOUNT**

BE IT RESOLVED by the Ocean County Insurance Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at **least two (2)** of the following persons who are duly authorized pursuant to this resolution:

- I. All funds for Legacy Claims payments (payments for claims occurring prior to 4/1/21) shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this resolution.

Alice H. Lihou
David S. Ruber
Julie Tarrant

Qual-Lynx
Qual-Lynx
Treasurer

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 5-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2022**

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

WHEREAS, the OCIFC has deemed it necessary and appropriate to Re-organize for the 2022 commission year; and

NOW THEREFORE be it resolved by the Ocean County Insurance Fund Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the OCIFC, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2022 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the OCIFC.

BE IT FURTHER RESOLVED that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 6-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

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

WHEREAS, the OCIFC has deemed it necessary and appropriate to Re-organize for the 2022 commission year; and

BE IT RESOLVED by the Ocean County Insurance Fund Commission, (hereinafter the OCIFC) the **Asbury Park Press and Press of Atlantic City** are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in all newspapers.

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2023 re-organization of the OCIFC.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Executive Director of the OCIFC shall give notice of said meetings to the Asbury Park Press and Press of Atlantic City.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 7-22

**INDEMNIFYING OCEAN COUNTY INSURANCE FUND COMMISSION
OFFICIALS/EMPLOYEES**

BE IT RESOLVED by the Ocean County Insurance Fund Commission (hereinafter the “Commission”) that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense; and

BE IT FURTHER RESOLVED that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the Commission, and all discretion vested with the Attorney General shall be exercised by the Commission Attorney, subject to review by the Commission; and

BE IT FURTHER RESOLVED that any employee, inclusive of public officials employed by the Commission, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the Commission, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2022 through 2023 Commission Re-organization, and to all acts performed in all prior years thereto; and

BE IT FURTHER RESOLVED that the Commission may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 8-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

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

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS payment by the Commission Treasurer of **contracted payments and expenses** for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the Ocean County Insurance Fund Commission that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2022.

BE IT FURTHER RESOLVED that the Board of Commissioners of the Ocean County Insurance Fund Commission shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

OCEAN COUNTY INSURANCE FUND COMMISSION
9 CAMPUS DRIVE, SUITE 226
PARSIPPANY, NJ 07054

TO: Members of the Commission

2022 ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been **designated as meeting dates** of the Ocean County Insurance Fund Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:00 AM	January 20, 2022	Zoom Conference Call <i>(until further notice)</i>	Re-Organization Meeting
10:00 AM	February 17, 2022	“	Regular Meeting
10:00 AM	March 17, 2022	“	Regular Meeting
10:00 AM	April 21, 2022	“	Regular Meeting
10:00 AM	May 19, 2022	“	Regular Meeting
10:00 AM	June 16, 2022	“	Regular Meeting
10:00 AM	July 21, 2022	“	Regular Meeting
10:00 AM	August 18, 2022	“	Regular Meeting
10:00 AM	September 15, 2022	“	Regular Meeting
10:00 AM	October 20, 2022	“	Regular Meeting
10:00 AM	November 17, 2022	“	Regular Meeting
10:00 AM	December 15, 2022	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator

OCEAN COUNTY INSURANCE FUND COMMISSION

RESOLUTION NO. 9-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
2022 REGULAR MEETING SCHEDULE**

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

WHEREAS, the Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an **annual schedule of regular meetings** and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Ocean County Insurance Fund Commission as follows:

1. The schedule of regular meetings of the OCIFC for the year 2022 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board at the County of Ocean Administration Building, Toms River, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the Asbury Park Press and Press of Atlantic City newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Ocean County Clerk.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

OCEAN COUNTY INSURANCE COMMISSION				
2022 CERTIFIED BUDGET				
	CERTIFIED BUDGET	Ocean County Board of Health - New Member	Claims Admin - County Only	Revised
APPROPRIATIONS				
I. Claims and Excess Insurance				
Claims				
1	Property	242,104	17,137	259,241
2	Liability	425,836	29,614	455,450
3	Auto	111,961	20,353	132,314
4	Workers' Comp.	7,056,099	153,332	7,209,431
5	Police - Civil Rights	130,000		130,000
6	Public Officials	313,000	52,080	365,080
7				
8	Subtotal - Claims	8,279,000	272,516	8,551,516
9				
10	Premiums			
11	CEL JIF	2,370,174	265,064	2,635,238
12				
13	SubTotal Premiums	2,370,174	265,064	2,635,238
14	Total Loss Fund	10,649,174	537,580	11,186,754
15				
II. Expenses, Fees & Contingency				
17				
18	Claims Adjustment - OCUA & BOH	16,950	15,000	31,950
19	Claims Adjustment - County Only			259,896
20	Safety Director	-		-
21	General Expense			
22	Exec. Director	153,000	10,317	163,317
23	Actuary	20,000		20,000
24	Auditor	12,500		12,500
25	Attorney	30,000		30,000
26	Treasurer	5,000		5,000
27				
28				
29	Misc. Expense & Contingency	18,641	5,536	24,177
30				
31	Total Fund Exp & Contingency	256,091	30,853	259,896
32	Risk Managers	40,000		40,000
33				
34	CEL JIF Ancillary Coverage			
35	POL/EPL	-	-	-
36	Crime Policy	16,984	5,545	22,529
37	Medical Malpractice	-	48,430	48,430
38	Pollution Liability	10,616	-	10,616
39	Employed Lawyers Liab	-	3,703	3,703
40	Cyber Liability/ Special Coverages	70,000	10,245	80,245
41	Aviation	4,092	-	4,092
42				
43	Total FUND Disbursements	11,046,957	636,356	11,943,210

2022 PROPOSED ASSESSMENTS -														
Member ID	Member Name	2021			2022				Change \$			Change %		
		NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Dividend	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
NJC026	Ocean County	9,908,447	64,461	9,972,908	10,851,246	101,692		10,952,938	942,799	37,231	980,030	9.52%	57.76%	9.83%
	County Proper	9,168,494	53,534	9,222,028	10,088,424	91,076		10,179,500	919,930	37,542	957,472	10.03%	70.13%	10.38%
	BOSS	291,460		291,460	300,218	-		300,218	8,758	-	8,758	3.00%	0.00%	3.00%
	Library	370,250		370,250	387,877	-		387,877	17,627	-	17,627	4.76%	0.00%	4.76%
	Mosquito Commission	78,243	10,927	89,170	74,726	10,616		85,342	(3,517)	(311)	(3,828)	-4.49%	-2.85%	-4.29%
NJC035	Ocean County Utility Authority	391,019	-	391,019	353,915	-		353,915	(37,104)	-	(37,104)	-9.49%	0.00%	-9.49%
	Grand Totals:	10,299,466	64,461	10,363,927	11,205,162	101,692	-	11,306,854	905,696	37,231	942,927	8.79%	57.76%	9.10%
	New Member eff 1/1/2022													
	Ocean County Board of Health				568,433	67,923		636,356						
	Revised Total Budget				11,773,595	169,615	-	11,943,210						

RESOLUTION NO. 10-22

RESOLUTION AUTHORIZING AND ADOPTING THE 2022 PROPERTY AND CASUALTY BUDGET FOR THE OCEAN COUNTY INSURANCE FUND COMMISSION AND CERTIFYING MEMBER ASSESSMENTS

WHEREAS, the OCEAN COUNTY INSURANCE FUND COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$11,943,210** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 11-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING COMMISSION ATTORNEY**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the Ocean County Insurance Fund Commission has previously advertised and published an RFQ for the position of Commission Attorney and the Commissioners having duly reviewed and considered all responses to said RFQ; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC the following appointment award is for the period commencing on January 1, 2022 and continuing through and until December 31, 2022.

BE IT FURTHER RESOLVED by the Commissioners that the OCIFC is hereby authorized to execute a contract between the OCIFC and **Berry, Sahradnik, Kotzas & Benson, P.C.** with terms and conditions as required by the OCIFC with an annual fee for services not to exceed \$30,000 for the period of January 1, 2022 to December 31, 2022. This fee shall not include services rendered in conjunction with pending or anticipated litigation, which shall be billed at the rate of \$185.00 per hour.

BE IT FURTHER RESOLVED by the Commissioners of said OCIFC, Berry, Sahradnik, Kotzas & Benson, P.C. acting as a “servicing organization” as defined in the OCIFC’s rules and regulations shall execute said contract prepared by the OCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 12-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING COMMISSION TREASURER**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the Ocean County Insurance Fund Commission has previously advertised and published an RFQ for the position of Commission Treasurer and the Commissioners having duly reviewed and considered all responses to said RFQ; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC the following appointment award is for the period commencing on January 1, 2022 and continuing through and until December 31, 2022.

BE IT FURTHER RESOLVED by the Commissioners that the OCIFC is hereby authorized to execute a contract between the OCIFC and **Julie N Tarrant** with terms and conditions as required by the OCIFC with an annual fee of \$5,000 for the period of January 1, 2022 to December 31, 2022.

BE IT FURTHER RESOLVED by the Commissioners of said OCIFC, Julie N Tarrant, acting as a “servicing organization” as defined in the OCIFC’s rules and regulations shall execute said contract prepared by the OCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 13-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING COMMISSION ACTUARY**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the Ocean County Insurance Fund Commission has previously advertised and published an RFQ for the position of Commission Actuary and the Commissioners having duly reviewed and considered all responses to said RFQ; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC the following appointment award is for the period commencing on January 1, 2022 and continuing through and until December 31, 2022. This appointment includes providing loss fund assessment allocation(s) by line of coverage for the Commission’s constituent members. The allocation would reflect the members’ exposures and experience for the period of January 1, 2022 through December 31, 2022 and for the self-insurance program prior to the establishment of the Commission on April 1, 2021.

BE IT FURTHER RESOLVED by the Commissioners that the OCIFC is hereby authorized to execute a contract between the OCIFC and **The Actuarial Advantage** with terms and conditions as required by the OCIFC with an annual fee of \$20,000 for the period of January 1, 2022 to December 31, 2022.

BE IT FURTHER RESOLVED by the Commissioners of said OCIFC, The Actuarial Advantage, acting as a “servicing organization” as defined in the OCIFC’s rules and regulations shall execute said contract prepared by the OCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 14-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING COMMISSION AUDITOR**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the Ocean County Insurance Fund Commission has previously advertised and published an RFQ for the position of Commission Auditor and the Commissioners having duly reviewed and considered all responses to said RFQ; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC the following appointment award is for the period commencing on January 1, 2022 and continuing through the completion of the audit for the period of April 1, 2021 to December 31, 2021.

BE IT FURTHER RESOLVED by the Commissioners that the OCIFC is hereby authorized to execute a contract between the OCIFC and **Bowman & Company, LLP** with terms and conditions as required by the OCIFC with a fee of \$12,500 to complete the audit for the period April 1, 2021 to December 31, 2021.

BE IT FURTHER RESOLVED by the Commissioners of said OCIFC, Bowman & Company, LLP, acting as a “servicing organization” as defined in the OCIFC’s rules and regulations shall execute said contract prepared by the OCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 15-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING SPECIAL CONFLICT/LITIGATION COUNSEL SERVICES**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the Ocean County Insurance Fund Commission has previously advertised and published an RFQ for the position of Special Conflict/Litigation Counsel Services, on a where and as needed basis, and the Commissioners having duly reviewed and considered all responses to said RFQ; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC the following appointment award is for the period commencing on January 1, 2022 and continuing through and until December 31, 2022.

BE IT FURTHER RESOLVED by the Commissioners that the OCIFC is hereby authorized to execute a contract between the OCIFC and the below listed law firms with terms and conditions as required by the OCIFC with an hourly rate set by the Fund Commission at the rate of \$185.00 per hour for the period of January 1, 2022 to December 31, 2022.

- Kelaher, VanDyke & Moriarty
- Rothstein, Mandell, Strohm, Halm & Cipriani, P.A.
- Citta, Halzapfel & Zabarsky
- Gluck Walrath LLP
- Dasti, Murphy, McGuckin, Ulaky, Koutsouris & Connors
- Apruzzese, McDermott, Mastro & Murphy

BE IT FURTHER RESOLVED by the Commissioners of said OCIFC, the above listed law firms acting as a “servicing organization” as defined in the OCIFC’s rules and regulations shall execute said contract prepared by the OCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 16-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING THIRD PARTY ADMINISTRATION SERVICES**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the Ocean County Insurance Fund Commission has previously advertised and published an RFQ for the position of Third Party Administration Services and the Commissioners having duly reviewed and considered all responses to said RFQ; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC the following appointment award is for the period commencing on January 1, 2022 and continuing through and until December 31, 2022 for services.

BE IT FURTHER RESOLVED by the Commissioners that the OCIFC is hereby authorized to execute a contract between the OCIFC and **Scibal Associates, Inc. dba as Qual-Lynx** with terms and conditions as required by the OCIFC with an annual fee of \$31,950 for the period of January 1, 2022 to December 31, 2022. The appointment award covers claim services for the Ocean County Utilities Authority and the Ocean County Board of Health.

BE IT FURTHER RESOLVED by the Commissioners of said OCIFC, Scibal Associates, Inc. dba as Qual-Lynx LLP, acting as a “servicing organization” as defined in the OCIFC’s rules and regulations shall execute said contract prepared by the OCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

RESOLUTION NO. 17-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
APPOINTING RISK MANAGER CONSULTANT**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the County of Ocean has previously advertised and published an RFQ for the position of Risk Manager Consultant and the Commissioners having duly reviewed and considered all responses to said RFQ; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC the following appointment award is for the period commencing on January 1, 2022 and continuing through and until December 31, 2024.

BE IT FURTHER RESOLVED by the Commissioners that the OCIFC is hereby authorized to execute a contract between the OCIFC and **Conner Strong & Buckelew** with terms and conditions as required by the OCIFC with an annual fee of \$40,000 for the period of January 1, 2022 to December 31, 2022. The annual fee for the period of January 1, 2023 to December 31, 2023 and January 1, 2024 to December 1, 2024 will be determined.

BE IT FURTHER RESOLVED by the Commissioners of said OCIFC, Conner Strong & Buckelew acting as a “servicing organization” as defined in the OCIFC’s rules and regulations shall execute said contract prepared by the OCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of OCIFC.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

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	Affiliation
Robert Greitz	Ocean County, Director of Employee Relations
Antoinette DePaola, Esq.	Ocean County, Safety and Risk Coordinator
Mary Jane Bavais	Ocean County, Department of Parks and Recreation
Colleen Golin, Esq.	Ocean County Board of Social Services
Mike Senyk	Ocean County Mosquito Commission
Jennifer Doderer	Ocean County Library Commission
William Demand	Ocean County Utilities Authority
Brian Rumpf	Ocean County Board of Health
Alyssa Fiore (Alternate)	Ocean County Board of Health

Fund Professionals

Joseph Hrubash	PERMA Risk Management Services
Cathy Dodd	PERMA Risk Management Services
Robyn Walcoff, Esq.	PERMA Risk Management Services
Jennifer Conicella	PERMA Risk Management Services
Glenn Prince	J.A. Montgomery Risk Consulting
TPA	Qual-Lynx
TPA	Qual-Lynx
Mary Anne Sander	Conner Strong & Buckelew
Fund Attorney	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.

The Ocean County Insurance Fund Commission passed Resolution 33-21 effective January 1, 2022 accepting the transfer of the Ocean County Legacy Claims. This Claims Committee will review and recommend payment on any and all open claims prior to April 1, 2021 on behalf of Ocean County per the operational guidelines set forth in this Charter.

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

Brian Rumpf

Alyssa Fiore (Alternate)

Affiliation

Ocean County, Director of Employee Relations

Ocean County, Safety and Risk Coordinator

Ocean County, Department of Parks and Recreation

Ocean County Board of Social Services

Ocean County Mosquito Commission

Ocean County Library Commission

Ocean County Utilities Authority

Ocean County Board of Health

Ocean County Board of Health

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

Revised 01-12-2022

**OCEAN COUNTY INSURANCE FUND COMMISSION
CLAIMS COMMITTEE CHARTER**

3. Recommend to Commissioners of the Ocean County Insurance Fund Commission an appropriate changes or extensions in the duties of the Committee.
4. Report regularly to the Commissioners of the Ocean County Insurance Fund Commission on the discharge of these responsibilities.

RESOLUTION NO. 18-22

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 and Resolution 26-21 adopted on October 29, 2021

NOW THEREFORE BE IT RESOLVED by the Ocean County Insurance Fund Commission that the revised Claims Committee Charter attached amends members to include the Ocean County Board of Health and accepting the transfer of the Ocean County Legacy Claims 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 January 20, 2022

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRMAN

ATTEST:

MICHAEL J. FIURE, VICE CHAIRMAN

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
Brian Rumpf, Ocean County Board of Health

Alternate Members:

Jim Hand, Transportation
Joyse Horner, Security
Jennifer Eannone, Buildings & Grounds
Mary Jane Bavais, Parks & Recreation
Alyssa Fiore, Ocean County Board of Health

COUNTY of OCEAN INSURANCE COMMISSION

Honorary Member: Tom Fagan, CWA 1075

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

COUNTY of OCEAN INSURANCE COMMISSION

The Committee is to:

- Review Accident Investigations Reports and determine preventability.
- Provide members with the Committee's determination and applicable recommendations.
- Encourage cooperation among members in the development and scheduling of safety and training sessions.
- Review requests from members for monies to conduct safety related training programs and/or purchase safety related equipment.
- Review the impact of safety related state and federal regulations upon the members and make recommendations regarding any changes which may be justified.
- Make recommendations to the members on standards for safety and training.
- Apprise the Commissioners, as necessary, of significant developments in the course of performing the above duties.
- Recommend to the Commissioners any appropriate extensions or changes in the duties of the Committee.
- Recommend to the Commissioners the retention or replacement of safety and training contractors and provide a written summary of the basis of such recommendations.
- Report at least annually to the Commissioners on the discharge of these responsibilities.

Edition 04/21
Revised 1/20/22

Ocean County Ins. Fund Commission - SIR

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Stockton University and The I - County of Ocean	State of New Jersey 101 Vera King Farris Drive Galloway, NJ 08205	RE: CIT Training classes The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to CIT Training classes taking place during the evidenced policy period. Holder Address Cont.: State of NJ - 20 West State Street, Trenton NJ 08625	12/21/2021 #3183579	GL AU EX WC OTH
H - NJ TRANSIT Local Programs and I - County of Ocean	Minibus Support One Penn Plaza East Newark, NJ 07105	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: NJ TRANSIT LIST 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 vehicles listed below: NJT # Ocean Ride# Year Vin # 16-1641 748 2014 5WEASAAM3EH787117 16-1642 749 2014 5WEASAAM5EH787118 16-1643 750 2014 5WEASAAM7EH787119 16-1644 751 2014 5WEASAAM3EH787120 16-1987 736 2018 1FD4FE4FS3JDC36255 16-1985 737 2018 1FD4FE4FS2JDC36294 16-1852 776 2017 1FD4FE4FS1GDC36053 16-1853 777 2017 1FD4FE4FS3GDC36054 16-1911 778 2017 1FD4FE4FS5HDC65959 16-2016 779 2018 1FD4FE4FS3JDC34621 16-1986 780 2018 1FD4FE4FS1JDC36254 16-1988 781 2018 1FD4FE4FS2JDC36263 30 days notice of cancellation (except 10 days for non-payment) is provided to the certificate holder should such an event occur	12/22/2021 #3193858	GL AU EX WC OTH
H - United Communities, LLC I - County of Ocean	3700A Circle Drive Joint Base MDL, NJ 08641	Evidence of Insurance.	12/27/2021 #3200678	GL AU EX WC OTH
H - Evidence of Insurance I - County of Ocean		Evidence of Insurance.	12/27/2021 #3200679	GL AU EX WC OTH
H - United Communities, LLC I - Ocean County Board of Health	3700A Circle Drive Joint Base MDL, NJ 08641	Evidence of Insurance.	12/27/2021 #3200680	GL AU EX WC OTH
Total # of Holders: 5				



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: December 16, 2021
Memo to: Ocean County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: December NJCE Report

2022 Budget & Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 13th to review the status of the 2021 renewal and any changes to the 2022 budget from their last meeting. Underwriting Manager is finalizing the marketing and negotiation of the NJCE excess insurance renewal and provided an update to the Finance Committee, as well as, the full Board of Fund Commissioners.

Executive Director reported that last month the Fund introduced a proposed 2022 budget based on certain assumptions of renewal negotiations. Executive Director reported the Finance Committee has recommended the NJCE adopt the 2022 budget that was introduced at the November 18th Board of Commissioners committee meeting with one amendment. The amendment comes from *Line item 14, Liability*, which decreased by \$104,994.

The Finance Committee recommended the adoption of the amended budget representing a total increase of \$3,342,387 or an 11.9% increase over the 2021 Assessed Budget. Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2022 budget and certified the assessments. In addition, the Board of Fund Commissioners empowered the Finance Committee to authorize the Underwriting Manager to bind and enter into the required agreements for the 2022 excess and ancillary coverages; a resolution formalizing the action will be included in the 2022 Reorganization agenda.

The Finance Committee will meet one more time with the Executive Director and Underwriting Manager prior to year-end to review the final marketing results to determine a final program structure and program insurers.

Financial Fast Track: The October Financial Fast Track reflected a statutory surplus of \$13.3 million.

Dividend: Last month, the Board of Commissioners, based on the recommendation of the Finance Committee authorized the release of a \$750,000 dividend. A filing was made on 11/30/2021 and we are awaiting a response from the regulatory agencies; if no response is received after 30 days of the filing date then the dividends will be distributed as requested. The member Insurance Commissions will receive their dividend as a check; County members may opt for a check or apply the dividend as a credit to offset the 2022 assessment. The member Insurance Commissions will have the option to issue checks to their membership or use as an offset to their 2022 member assessment. Executive Director reported the dividend

amount/allocation provided last month was based on a \$500,000 dividend in error. The NJCE Board of Fund Commissioners adopted a resolution correcting the refund amounts.

Workers' Compensation/Pension Offsets for Accidental Disability Claims: Executive Director reported in February, the NJ Department of Labor adopted a temporary rule reversing a 2006 rule that made the pension plan the primary payer of compensation for accidental disability retirements for “on-the-job” injuries. The Board of Fund Commissioners adopted a resolution to urge the rule change not be retroactive and further, asking legislatures to adopt amendments to cap the law so that property & casualty insurance costs are outside the cap for the next three years.

New Membership: Executive Director reported Ocean County Board of Health has accepted membership in the Ocean County Insurance Commission effective 12/31/21.

Professional Services/Competitive Contracts:

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: As reported last meeting, the following services are set to expire in February 2022. This is being provided for informational purposes only.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from November to December 2021, as well as, upcoming training events through February 2022.

Workers Compensation Claims Administrator Report

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

2022 Reorganization February Meeting: The Fund is scheduled to meet on Thursday, February 24, 2022 at 9:30am via Zoom to conduct the 2022 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2022 PROPOSED BUDGET -					
APPROPRIATIONS					
I. Claims and Excess Insurance					
		ANNUALIZED ASSESSED BUDGET FY2021	PROPOSED BUDGET FY2022	Change \$	Change %
Claims					
1	Property	910,261	1,097,129	186,868	20.5%
2	Liability	897,602	1,187,036	289,434	32.2%
3	Auto	311,886	412,454	100,568	32.2%
4	Workers' Comp.	3,150,594	3,156,775	6,181	0.2%
5	SBL/EPL	29,943	30,000	57	0.2%
6	POL/EPL	-	257,917	257,917	100.0%
7	Cyber	16,943	100,000	83,057	490.2%
8	Subtotal - Claims	5,317,229	6,241,311	924,081	17.4%
9	Premiums				
10					
11	Property	7,199,767	8,261,410	1,061,643	14.7%
12	Property 150 x 110	635,094	733,051	97,957	15.4%
13	XS Flood to 50	545,528	601,939	56,411	10.3%
14	Liability	4,093,800	4,244,992	151,192	3.7%
15	Excess Liability	2,140,002	2,300,904	160,902	7.5%
16	Workers Comp (Stat x 1MIL)	2,502,473	2,778,261	275,788	11.0%
17					
18	SubTotal Premiums	17,116,664	18,920,557	1,803,893	10.5%
19	Total Loss Fund	22,433,893	25,161,868	2,727,974	12.2%
20					
21	II. Expenses, Fees & Contingency				
22					
23	Claims Adjustment	70,113	70,500	387	0.6%
24	Claims Adjustment - Property	17,571	19,380	1,809	10.3%
25	Safety Director	424,480	429,677	5,197	1.2%
26	General Expense				
27	Exec. Director	705,086	709,162	4,076	0.6%
28	Actuary	23,771	24,139	368	1.5%
29	Auditor	15,402	17,167	1,765	11.5%
30	Attorney	15,831	15,300	(531)	-3.4%
31	Treasurer	15,830	15,300	(529)	-3.3%
32	Technical Writer	25,000	25,000		0.0%
33	Underwriting Manager	449,683	449,540	(143)	0.0%
34	Underwriting Data Consolidation	101,585	100,062	(1,523)	-1.5%
35	Payroll Audit	17,004	20,704	3,700	21.8%
36	Safety Institute Funding	100,948	89,690	(11,258)	-11.2%
37					
38	Misc. Expense & Contingency	(1,780)	20,004	21,784	100.0%
39	Total Fund Exp & Contingency	1,980,524	2,005,625	25,101	1.3%
40	Risk Management Consultant	102,124	102,124		0.0%
41					
42	Total Self Insured Program	24,516,541	27,269,617	2,753,076	11.2%
43					
44	Ancillary Coverages				
45	POL/EPL	1,217,786	1,278,383	60,597	5.0%
46	Crime Program	172,413	172,417	4	0.0%
47	Medical Malpractice	955,490	1,073,020	117,530	12.3%
48	Pollution Liability	237,214	261,155	23,941	10.1%
49	Employed Lawyers Liability	160,623	163,914	3,291	2.0%
50	Cyber Liability	644,099	1,000,816	356,717	55.4%
51	Aviation	80,284	104,370	24,086	30.0%
52	Marina Operators Liability	17,068	18,090	1,022	6.0%
53	Active Assailant	23,615	25,976	2,361	10.0%
54	Supplemental Indemnity W/C	25,629	25,390	(239)	-0.9%
55					
56	Total Ancillary Coverages	3,534,221	4,123,532	589,311	16.7%
57					
58	Total FUND Disbursements	28,050,762	31,393,149	3,342,387	11.9%

2022 Assessments by Member

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2022 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UC	Total
Claims	305,275	832,909	1,315,499	277,472	864,433	369,008	371,337	722,345	486,287	696,747	6,241,311
Premiums	1,721,119	2,392,881	3,913,868	1,048,347	1,888,125	1,474,570	1,773,907	1,707,344	1,697,110	1,303,286	18,920,557
Expenses, Fee & Contingency	151,220	234,701	437,837	88,646	177,379	155,582	105,232	243,705	186,778	224,547	2,005,625
Total Self-Insured Program	2,177,614	3,460,490	5,667,204	1,414,465	2,929,936	2,101,284	2,250,476	2,673,394	2,370,174	2,224,580	27,269,617
Total Ancillary Coverages	527,299	290,161	740,217	314,612	1,057,153	137,676	175,664	344,507	101,692	434,551	4,123,532
Total Fund Disbursements	2,704,913	3,750,651	6,407,421	1,729,077	3,987,089	2,238,960	2,426,140	3,017,901	2,471,866	2,659,131	31,393,149

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		November 30, 2021			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	846,629	6,773,034	0	6,773,034
2.	CLAIM EXPENSES				
	Paid Claims	75,201	434,798	0	434,798
	Case Reserves	228,446	2,240,516	0	2,240,516
	IBNR	344,497	2,495,490	0	2,495,490
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL CLAIMS	648,144	5,170,804	0	5,170,804
3.	EXPENSES				
	Excess Premiums	186,425	1,491,401	0	1,491,401
	Administrative	14,169	110,874	0	110,874
	TOTAL EXPENSES	200,594	1,602,275	0	1,602,275
4.	UNDERWRITING PROFIT (1-2-3)	(2,109)	(45)	0	(45)
5.	INVESTMENT INCOME	1,829	12,685	0	12,685
6.	PROFIT (4 + 5)	(281)	12,640	0	12,640
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	(116,148)	707,567	0	707,567
11.	SURPLUS (6 + 7 + 8 - 9)	(116,429)	720,207	0	720,207
SURPLUS (DEFICITS) BY FUND YEAR					
	2021	(116,429)	720,207		720,207
TOTAL SURPLUS (DEFICITS)		(116,429)	720,207	0	720,207
TOTAL CASH					7,341,238
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	75,201	434,798		434,798
	Case Reserves	228,446	2,240,516		2,240,516
	IBNR	344,497	2,495,490		2,495,490
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	0		0
	TOTAL FY 2021 CLAIMS	648,144	5,170,804	0	5,170,804
COMBINED TOTAL CLAIMS		648,144	5,170,804	0	5,170,804

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 November 30, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,320,936	25,530,295	188,496,467	214,026,762
2.	CLAIM EXPENSES				
	Paid Claims	590,807	1,783,316	7,089,259	8,872,575
	Case Reserves	(582,691)	1,986,805	9,041,576	11,028,381
	IBNR	885,763	4,700,081	9,477,682	14,177,762
	Discounted Claim Value	(43,138)	(293,626)	(1,855,299)	(2,148,925)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS	850,741	7,271,051	22,467,013	29,738,064
3.	EXPENSES				
	Excess Premiums	1,714,096	18,853,597	132,722,487	151,576,084
	Administrative	163,506	1,845,414	14,328,278	16,173,692
	TOTAL EXPENSES	1,877,602	20,699,011	147,050,765	167,749,776
4.	UNDERWRITING PROFIT (1-2-3)	(407,407)	(2,439,767)	18,978,689	16,538,922
5.	INVESTMENT INCOME	(30)	(5,170)	1,561,013	1,555,843
6.	PROFIT (4+5)	(407,437)	(2,444,936)	20,539,702	18,094,765
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(407,437)	(2,444,936)	15,432,151	12,987,214
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(1)	13	313,887	313,900
	2011	(0)	91	817,021	817,113
	2012	(1)	(9,773)	775,737	765,964
	2013	(1)	36,128	1,435,473	1,471,600
	2014	(2)	118,795	2,370,698	2,489,492
	2015	(210,002)	(109,900)	1,465,627	1,355,727
	2016	(3)	(493,970)	2,615,331	2,121,361
	2017	(3)	400,011	1,269,126	1,669,137
	2018	(3)	216,539	2,227,973	2,444,512
	2019	(4)	344,425	1,617,686	1,962,111
	2020	(3)	(939,741)	523,592	(416,149)
	2021	(197,413)	(2,007,555)		(2,007,555)
	TOTAL SURPLUS (DEFICITS)	(407,437)	(2,444,936)	15,432,150	12,987,213
	TOTAL CASH				31,395,191

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	(100)	(100)	100	0
	IBNR	100	35	65	100
	Discounted Claim Value	0	7	(10)	(3)
	TOTAL FY 2011 CLAIMS	0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	326	1,727	1,581,076	1,582,804
	Case Reserves	(326)	9,522	55,743	65,265
	IBNR	0	(610)	6,513	5,903
	Discounted Claim Value	0	(883)	(6,766)	(7,650)
	TOTAL FY 2012 CLAIMS	0	9,756	1,636,566	1,646,321
FUND YEAR 2013					
	Paid Claims	5,275	22,872	884,946	907,818
	Case Reserves	38,671	4,897	449,993	454,890
	IBNR	(43,947)	(65,513)	74,752	9,240
	Discounted Claim Value	0	1,544	(55,345)	(53,801)
	TOTAL FY 2013 CLAIMS	(0)	(36,200)	1,354,346	1,318,146
FUND YEAR 2014					
	Paid Claims	0	1,156	475,133	476,289
	Case Reserves	0	(195,280)	468,318	273,037
	IBNR	0	62,055	82,005	144,060
	Discounted Claim Value	0	13,192	(50,431)	(37,239)
	TOTAL FY 2014 CLAIMS	0	(118,878)	975,025	856,147
FUND YEAR 2015					
	Paid Claims	11,218	275,883	879,632	1,155,515
	Case Reserves	203,972	(295,856)	1,970,599	1,674,742
	IBNR	(5,190)	96,580	110,856	207,437
	Discounted Claim Value	0	33,160	(145,390)	(112,229)
	TOTAL FY 2015 CLAIMS	210,000	109,767	2,815,698	2,925,465

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	1,660	157,843	678,557	836,400
	Case Reserves	(1,626)	481,011	1,006,194	1,487,205
	IBNR	(34)	(151,106)	233,390	82,283
	Discounted Claim Value	0	6,169	(87,647)	(81,479)
	TOTAL FY 2016 CLAIMS	(0)	493,916	1,830,493	2,324,409
FUND YEAR 2017					
	Paid Claims	3,551	24,490	367,768	392,258
	Case Reserves	(3,551)	(315,300)	1,687,621	1,372,321
	IBNR	0	(172,980)	1,606,476	1,433,496
	Discounted Claim Value	0	63,581	(221,332)	(157,751)
	TOTAL FY 2017 CLAIMS	0	(400,208)	3,440,532	3,040,324
FUND YEAR 2018					
	Paid Claims	251,476	385,348	358,016	743,364
	Case Reserves	(406,011)	(77,199)	563,782	486,582
	IBNR	154,535	(600,085)	1,803,479	1,203,394
	Discounted Claim Value	0	75,091	(240,690)	(165,599)
	TOTAL FY 2018 CLAIMS	(0)	(216,846)	2,484,586	2,267,741
FUND YEAR 2019					
	Paid Claims	59,371	(32,507)	704,297	671,790
	Case Reserves	(278,511)	(9,164)	589,734	580,570
	IBNR	219,140	(360,183)	2,688,900	2,328,717
	Discounted Claim Value	0	57,354	(357,356)	(300,002)
	TOTAL FY 2019 CLAIMS	0	(344,501)	3,625,576	3,281,075
FUND YEAR 2020					
	Paid Claims	900	181,133	449,634	630,767
	Case Reserves	(148,080)	1,203,844	2,249,493	3,453,337
	IBNR	147,180	319,028	2,871,245	3,190,272
	Discounted Claim Value	0	139,655	(690,332)	(550,677)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL FY 2020 CLAIMS	(0)	938,136	3,593,835	4,531,970
FUND YEAR 2021					
	Paid Claims	257,028	765,371		765,371
	Case Reserves	12,872	1,180,431		1,180,431
	IBNR	413,979	5,572,861		5,572,861
	Discounted Claim Value	(43,138)	(682,496)		(682,496)
	TOTAL FY 2021 CLAIMS	640,741	6,836,167	0	6,836,167
COMBINED TOTAL CLAIMS		850,741	7,271,051	22,467,013	29,738,064

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 \$ 2,191,729 due from the reinsurer for COVID-19 WC claims.

Ocean County Insurance Commission		
CLAIM ACTIVITY REPORT		
AS OF November 30, 2021		
COVERAGE LINE - PROPERTY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
November-21	0	0
October-21	0	0
NET CHGE	0	0
Limited Reserves		\$0
Year	2021	TOTAL
November-21	\$0	\$0
October-21	\$0	\$0
NET CHGE	\$0	\$0
Ltd Incurred	\$0	\$0
COVERAGE LINE - GENERAL LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
November-21	42	42
October-21	38	38
NET CHGE	-4	-4
Limited Reserves		\$2,564
Year	2021	TOTAL
November-21	\$108,775	\$108,775
October-21	\$97,424	\$97,424
NET CHGE	(\$11,351)	(\$11,351)
Ltd Incurred	\$117,119	\$117,119
COVERAGE LINE - AUTO LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
November-21	5	5
October-21	4	4
NET CHGE	-1	-1
Limited Reserves		\$2,094
Year	2021	TOTAL
November-21	\$7,488	\$7,488
October-21	\$8,376	\$8,376
NET CHGE	\$888	\$888
Ltd Incurred	\$23,638	\$23,638
COVERAGE LINE - WORKERS COMP.		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
November-21	94	94
October-21	93	93
NET CHGE	-1	-1
Limited Reserves		\$20,477
Year	2021	TOTAL
November-21	\$2,121,653	\$2,121,653
October-21	\$1,904,339	\$1,904,339
NET CHGE	(\$217,314)	(\$217,314)
Ltd Incurred	\$2,587,826	\$2,587,826
TOTAL ALL LINES COMBINED		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
November-21	141	141
October-21	135	135
NET CHGE	-6	-6
Limited Reserves		\$14,890
Year	2021	TOTAL
November-21	\$2,237,916	\$2,237,916
October-21	\$2,010,139	\$2,010,139
NET CHGE	(\$227,777)	(\$227,777)
Ltd Incurred	\$2,728,583	\$2,728,583

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF November 30, 2021

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		11		Last Month		10		Last Year		-1		MONTH TARGETED		
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-21	Unlimited Incurred	Limited Incurred	Actual	00-Jan-00	Unlimited Incurred	Limited Incurred	Actual	00-Jan-00			
PROPERTY	184,664	0	0	0.00%	158,811	86.00%	0	0	0.00%	140,345	76.00%			N/A	N/A	N/A
GEN LIABILITY	541,012	117,119	117,119	21.65%	265,096	49.00%	105,237	105,237	19.45%	227,225	42.00%			N/A	N/A	N/A
AUTO LIABILITY	74,552	23,638	23,638	31.71%	33,548	45.00%	23,526	23,526	31.56%	29,821	40.00%			N/A	N/A	N/A
WORKER'S COMP	5,014,620	2,587,826	2,587,826	51.61%	2,607,602	52.00%	2,290,242	2,290,242	45.67%	2,106,140	42.00%			N/A	N/A	N/A
TOTAL ALL LINES	5,814,848	2,728,583	2,728,583	46.92%	3,065,058	52.71%	2,419,006	2,419,006	41.60%	2,503,531	43.05%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0				0.00%											

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 19-22

JANUARY 2022

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>Invoice Amount</u>
001019			
001019	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/21	2.95
001019	PERMA RISK MANAGEMENT SERVICES	ED FEE - ADDITION OF UA - 9/21-12/21	1,391.00
			1,393.95
001020			
001020	THE PRESS OF ATLANTIC CITY	ACCT #8027890 - AD - 12.24.21	16.00
			16.00
001021			
001021	ASBURY PARK PRESS	ACCT# ASB-0000003503 - AD - 12.27.21	50.75
			50.75
		Total Payments FY 2021	1,460.70

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001022			
001022	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 1/22	13,609.75
			13,609.75
001023			
001023	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 1/22	1,666.66
			1,666.66
001024			
001024	JULIE N. TARRANT	TREASURER FEE 1/22	416.66
			416.66
001025			
001025	CONNER STRONG & BUCKELEW	RISK MANAGER CONSULTANT FEES 1/22	3,333.33
			3,333.33
		Total Payments FY 2022	19,026.40
		TOTAL PAYMENTS ALL FUND YEARS	\$20,487.10

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: November							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	197,822.04	571,745.50	64,705.27	4,951,112.13	1,604,618.44	37,186.10	7,427,189.47
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	48.71	140.77	15.93	1,219.01	395.07	9.16	1,828.65
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	48.71	140.77	15.93	1,219.01	395.07	9.16	1,828.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	48.71	140.77	15.93	1,219.01	395.07	9.16	1,828.65
EXPENSES							
Claims Transfers	0.00	530.34	1,000.00	73,670.71	0.00	0.00	75,201.05
Expenses	0.00	0.00	0.00	0.00	0.00	12,578.67	12,578.67
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	530.34	1,000.00	73,670.71	0.00	12,578.67	87,779.72
END BALANCE	197,870.75	571,355.93	63,721.20	4,878,660.43	1,605,013.51	24,616.59	7,341,238.40

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
OCEAN COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	October		
CURRENT FUND YEAR	2021		
	Description:	Investors Admin	Investors Claim
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All		
	Accts & instruments		
Opening Cash & Investment Balance	\$7,435,147.46	7,201,601.82	233,545.64
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	\$1,895.74	\$1,845.30	\$50.44
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	\$1,895.74	\$1,845.30	\$50.44
9 Deposits - Purchases	\$95,380.00	\$95,380.00	\$0.00
10 (Withdrawals - Sales)	-\$105,233.74	-\$12,577.51	-\$92,656.23
Ending Cash & Investment Balance	\$7,427,189.46	\$7,286,249.61	\$140,939.85
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$38,342.68	\$12,577.51	\$25,765.17
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,465,532.14	\$7,298,827.12	\$166,705.02



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	90%
November	54	\$94,572.75	\$37,644.49	\$56,928.26	60%	\$10,247.10	98%
December	49	\$975,198.24	\$447,789.85	\$527,408.39	54%	\$91,866.42	99%
Grand Total	305	\$1,473,049.64	\$687,733.57	\$785,316.07	53%	\$137,502.65	98%

TOP 10 PROVIDERS
4/1/2021 – 12/31/2021

	Approved
JERSEY SHORE UNIVERSITY MEDICAL CENTER	\$411,882.89
CAPITAL HEALTH SYSTEM, INC	\$79,773.40
COMMUNITY MEDICAL CENTER INC	\$40,676.48
NORTHERN MONMOUTH REGIONAL SURG CTR	\$31,514.37
TOMS RIVER SURGERY CENTER	\$18,101.05
ORTHOPAEDICS NEW JERSEY, LLC	\$15,673.79
SEAVIEW ORTHOPAEDIC	\$11,298.42
SHREWSBURY SURGERY CENTER	\$10,314.00
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	\$9,800.00
SOUTHERN OCEAN MEDICAL CENTER	\$8,986.08
Grand Total	\$638,020.48



OCEAN COUNTY – LEGACY

2021 CUMULATIVE SAVINGS SUMMARY

Month	Bill Count	Billed Amount	Paid Amount	Savings Amount	Fee Amount	% Savings
January	237	344,847.78	142,568.73	202,279.05	30,097.35	59%
February	241	467,344.25	164,752.76	302,591.49	48,928.77	65%
March	230	384,341.91	122,142.94	262,198.97	44,948.17	68%
April	231	344,211.09	143,930.10	200,280.99	32,572.56	58%
May	190	209,241.20	103,664.14	186,577.06	32,181.97	89%
June	164	458,621.15	97,612.10	361,009.05	44,809.81	79%
July	243	385,104.36	169,226.19	215,878.17	37,873.98	56%
August	146	364,472.57	94,243.58	270,228.99	36,256.22	74%
September	112	124,892.52	60,858.52	64,034.00	11,232.37	51%
October	164	102,828.05	43,007.57	59,820.48	10,396.95	58%
November	97	163,287.23	63,182.80	100,104.43	17,745.32	61%
December	180	273,313.32	87,612.06	185,701.26	30,035.82	68%
Total	2235	3,622,505.43	1,292,801.49	2,410,703.94	377,079.29	67%

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 12, 2022
DATE OF MEETING: January 20, 2022

OCIFC SERVICE TEAM

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

December 2021 – January 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 9:** Attended the OCIFC Claims Committee meeting via teleconference.
- **December 14:** Attended the OCIFC Safety Committee meeting via teleconference.
- **December 16:** Attended the OCIFC meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 13:** Plan to attend the OCIFC Claims Committee meeting via teleconference.
- **January 20:** 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 - SD Bulletin: Managing Slip & Fall Risks During Winter Months – December 16.

- NJCE JIF - SD Bulletin: Best Practices for Snow Emergencies – December 21.
- MSI-NJCE Expo 2022 – January 7.
- NJCE JIF - JAMC LE Bulletin - Winter Weather Considerations for the Law Enforcement Leader – January 10.
- NJCE JIF - JAMC LE Message: Resource Considerations for Reducing Officer Involved Motor Vehicle Crashes – January 11.
- NJCE JIF - Live Safety Training – March 2022 Registration Now Open! – January 12.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Please Note: New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led Virtual classes and starting in February 2022 In-Person classes will be offered via MSI-NJCE Expos and the NJCE Leadership Academy (In-Person Classes noted with (*)).

Virtual Live 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 our in-person classes, but with the flexibility and safety of online delivery.

- The January thru March 2022 Live 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.

- No 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 Streaming 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) - The learning history for the participants that attended the 2021 Live Virtual Training classes has been recorded in the users Transcripts on the NJCE LMS. Certificates are available for LMS Administrators to print or save from the website.

The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded, Thank you.

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. These courses can be taken individually.
 - Ethics for NJ Local Government Employees (2 hours)
 - Practical Leadership – 21 Irrefutable Laws (2 hours)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
5/4/22	Cumberland - TBD	
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status.

Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register and for course descriptions and locations, go to the [MSI-NJCE Expo Schedule](#)

Please Note: The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led virtual via Zoom and In-Person classes through MSI-NJCE Expos ([2022 MSI-NJCE Expo Schedule](#)) and the NJCE Leadership Academy (*In-Person Classes noted below with (*)*).

Links for the “In-Person*” class registrations will take you to the NJCE Learning Management System (LMS) to Enroll in the class. If you have not been set-up with a User Account on the NJCE LMS please click on the “New User Registration” button at the bottom of the login page. Once on the NJCE LMS Home Page click on the appropriate College (one of the 7 Departmental Named boxes). The location of the class is included within the description of these courses. **Registration is Required and walk-ins will not be permitted due to classroom size restrictions.**

January thru March 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
1/13/22	Chain Saw Safety	8:30 - 9:30 am
1/13/22	Chipper Safety	10:00 - 11:00 am
1/13/22	Introduction to Management Skills (Zoom Meeting)	10:00 - 12:00 pm
1/14/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/14/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
1/18/22	HazCom w/GHS	8:30 - 10:00 am
1/18/22	Back Safety / Material Handling	10:30 - 11:30 am
1/18/22	Hazard Identification: Making Your Observation Count (Zoom Meeting)	1:00 - 3:00 pm
1/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
1/19/22	Fire Safety	8:30 - 9:30 am
1/19/22	Fire Extinguisher	10:00 - 11:00 am
1/19/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
1/20/22	Designated Employer Representative Training (DER) (Zoom Meeting)	9:00 - 4:00 pm w/1 hour lunch brk
1/20/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
1/21/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
1/21/22	Flagger Skills and Safety	11:00 - 12:00 pm
1/21/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
1/24/22	Safety Coordinator Skills Training (Zoom Meeting)	8:30 - 12:30 pm
1/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
1/24/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
1/25/22	Shop & Tool Safety	8:30 - 9:30 am
1/25/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
1/25/22	HazCom w/GHS	1:00 - 2:30 pm
1/26/22	Sanitation/Recycling Safety	8:30 - 10:30 am
1/26/22	Hearing Conservation	11:00 - 12:00 pm

1/26/22	Safety Committee Best Practices (Zoom Meeting)	1:00 - 2:30 pm
1/27/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/27/22	CDL: Supervisors Reasonable Suspicion (Zoom Meeting)	10:00 - 12:00 pm
1/27/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
1/31/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/31/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
1/31/22	Dealing with Difficult People (Zoom Meeting)	1:00 - 3:00 pm
2/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/22	Hearing Conservation	1:00 - 2:00 pm
2/2/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
2/3/22	Asbestos, Lead, Silica Industrial Health Overview	8:30 - 9:30 am
2/3/22	Shop & Tool Safety	10:00 - 11:00 am
2/3/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/4/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
2/4/22	Fire Safety	11:00 - 12:00 pm
2/7/22	Back Safety / Material Handling	8:30 - 9:30 am
2/7/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/7/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
2/8/22	HazCom w/GHS	8:30 - 10:00 am
2/8/22	Preparing for the Unspeakable	9:00 - 10:30 am
2/8/22	Flagger Skills and Safety	10:30 - 11:30 am
2/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
2/9/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/9/22	Heavy Equipment - General Safety	1:00 - 3:00 pm
2/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
2/10/22	Safety Committee Best Practices	1:00 - 2:30 pm
2/11/22	Driving Safety Awareness	8:30 - 9:30 am
2/11/22	Fire Safety	10:00 - 11:00 am
2/11/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/14/22	Housing Authority Sensibility	8:30 - 11:30 am
2/14/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
2/15/22	Power of Collaboration (JIF 101)*	9:00 - 2:00 pm w/lunch brk
2/15/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am

2/15/22	Introduction to Communication Skills	10:00 - 12:00 pm
2/15/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/16/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/22	Hearing Conservation	11:00 - 12:00 pm
2/16/22	Chain Saw Safety	1:00 - 2:00 pm
2/17/22	Public Employers: What You Need to Know	8:30 - 10:00 am
2/17/22	Employee Conduct and Violence in the Workplace	10:30 - 12:00 pm
2/17/22	Shift Briefing Essentials	1:00 - 3:00 pm
2/18/22	Chipper Safety	8:30 - 9:30 am
2/18/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
2/18/22	HazCom w/GHS	1:00 - 2:30 pm
2/22/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/22	Fire Department Risk Management	9:00 - 11:00 am
2/22/22	Playground Safety Inspections	1:00 - 3:00 pm
2/23/22	Fall Protection Awareness	8:30 - 10:30 am
2/23/22	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
2/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/22	Ethical Decision Making	9:00 - 11:30 am
2/24/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/25/22	HazCom w/GHS	8:30 - 10:00 am
2/25/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/28/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
2/28/22	Shop & Tool Safety	8:30 - 9:30 am
2/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/22	Hearing Conservation	1:00 - 2:00 pm
3/2/22	Hoists, Cranes and Rigging Safety	8:30 - 10:30 am
3/2/22	Playground Safety Inspections	1:00 - 3:00 pm
3/3/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
3/4/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
3/4/22	Fire Safety	11:00 - 12:00 pm
3/4/22	Mower Safety	1:00 - 2:00 pm
3/7/22	Back Safety / Material Handling	8:30 - 9:30 am
3/7/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/7/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

3/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
3/8/22	HazCom w/GHS	1:00 - 2:30 pm
3/9/22	Fire Safety	8:30 - 9:30 am
3/9/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/9/22	Flagger Skills and Safety	1:00 - 2:00 pm
3/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
3/10/22	Shop & Tool Safety	11:00 - 12:00 pm
3/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/11/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/11/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/14/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
3/15/22	Accident Investigation	9:00 - 11:30 am
3/15/22	Safety Committee Best Practices	1:00 - 2:30 pm
3/16/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/22	CDL: Supervisors Reasonable Suspicion	10:00 - 12:00 pm
3/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/17/22	Flagger Skills and Safety	8:30 - 9:30 am
3/17/22	Chain Saw Safety	10:00 - 11:00 am
3/17/22	HazCom w/GHS	1:00 - 2:30 pm
3/18/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/18/22	Hearing Conservation	11:00 - 12:00 pm
3/18/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/21/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/21/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
3/22/22	Mower Safety	8:30 - 9:30 am
3/22/22	Chipper Safety	10:00 - 11:00 am
3/22/22	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
3/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/22	Fall Protection Awareness	1:00 - 3:00 pm
3/24/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
3/25/22	Shop & Tool Safety	8:30 - 9:30 am
3/25/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/28/22	Law Enforcement Work Zone Refresher Training	8:30 - 10:30 am
3/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/22	Safety Coordinator Skills	8:30 - 12:30 pm
3/29/22	Special Events Management	1:00 - 3:00 pm
3/30/22	Back Safety / Material Handling	8:30 - 9:30 am
3/30/22	HazCom w/GHS	10:00 - 11:30 am
3/30/22	Productive Meetings Best Practices	1:00 - 2:30 pm
3/31/22	Driving Safety Awareness	1:00 - 2:30 pm

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.

- 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.
[NJCE Live Virtual Training Group Sign in Sheet](#)

RESOLUTION NO. 20-22

**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: January 20, 2022

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – December 16, 2021
Telephonic Meeting
11:00 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 Joseph Hrubash
Claims Services	Qual-Lynx Karen Beatty Claudia Acosta
	PERMA Risk Management Services Robyn Walcoff Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
Treasurer	Julie Tarrant
Attorney	Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Mike Bronsan Paul Shives

ALSO PRESENT:

Antoinette DePaola, Ocean County
Brian Rumpf, Ocean County Board of Health
Alyssa Fiore, Ocean County Board of Health
Mary McCarthy, Ocean County Board of Health
Jennie Bonner, Ocean County
Laura Benson, Esq., Berry Sahradnik, Kotzas & Benson, P.C.
Will Demand, Ocean County Utilities Authority
Colleen Golin, Esq., Ocean County Board of Social Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF NOVEMBER 19, 2021

MOTION TO APPROVE THE OPEN MINUTES OF NOVEMBER 19, 2021

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

MOTION TO APPROVE THE CLOSED MINUTES OF NOVEMBER 19, 2021

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Bronsan said he was from J. A. Montgomery on behalf of Glenn Prince who had a conflict. Mr. Bronsan reported the Safety and Accident Review Committee met on December 14, 2021 at 1:30 and a variety of topics were discussed including training opportunities and some recent Safety Director Bulletins. Mr. Bronsan referred to a copy of the 2022 Safety and Accident Review Committee Meeting Schedule that was included in the agenda. Mr. Bronsan asked if there were any questions and completed his report.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met on December 9th and discussed several claims which we will discuss in closed session. Ms. Conicella referred to a copy of the 2022 Claims Committee Meeting Schedule that was included in the agenda. Ms. Conicella noted the Claims Meeting would be held virtually until further notice. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and wanted to start by welcoming the Ocean County Board of Health to the Commission. Executive Director thanked the Ocean County Board of Health for accepting the proposal. Executive Director also thanked Brian Rumpf, Director of Administration, Mary McCarthy, Director of Finance, and Alyssa Fiore, Administration/Personnel for attending the meeting.

2021 PLAN OF RISK MANAGEMENT: Executive Director referred to a copy of a revised 2021 Plan of Risk Management, Resolution 31-21, which was included in the agenda. Executive Director reported the Plan of Risk Management was revised for the addition of the Ocean County Board of Health effective December 31, 2021. Executive Director noted the changes were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 31-21.

MOTION TO APPROVE RESOLUTION 31-21, 2021 PLAN OF RISK MANAGEMENT

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

2022 PROPERTY AND CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy of the 2022 Property and Casualty Budget in the amount of \$11,041,957. Executive Director reported the budget was reviewed with the Chair, Treasurer and Risk Manager prior to the meeting. Executive Director said the budget did not include the Ocean County Board of Health and indicated the budget would be amended to reflect the new entity.

Executive Director reviewed lines 1 through 6 of the budget and said the figures for the loss funds were projected by the Actuary and there was a 4.9% increase. Executive Director said line 11 of the budget was the premium from the NJCE that was a combination of self-insurance, commercial excess premiums and expenses. Executive Director reported the NJCE adopted their budget earlier with an 11.9% increase and noted our budget was below the average.

Executive Director referred to the Expense lines of the budget and said line 18, Claims Adjustment was the figure from Qual Lynx to handle the workers compensation claims for the OCUA who joined the Commission on September 30th. Executive Director advised the amount on line 18 would be adjusted to include services for the Ocean County Board of Health. Executive Director reported the gray areas of the budgets were placeholders for the Actuary, Auditor, Commission Attorney and Risk Manager fees. Executive Director advised the County would speak to the vendors to finalize those numbers. Executive Director noted the figure of \$5,000 was agreed upon with the Treasurer.

Executive Director then reviewed the ancillary coverage portion of the budget with the Commission. Executive Director said the budget now stands at \$11,041,957, however we needed to firm up some of the expense figures. In response to Executive Director's inquiry, Chairperson Greitz advised they were reviewing the responses and should be able to tally up the scores by the end of the week. In response to Executive Director's inquiry, Chairperson Greitz thought we should schedule a special meeting to review the responses from the RFQ's. Executive Director asked if it would be appropriate to introduce the budget that was included in the agenda and any changes forthcoming could be picked up on adoption. Chairperson Greitz agreed. Executive Director asked for a motion to introduce the 2022 Property and Casualty Budget in the amount of \$11,041,957.

MOTION TO INTRODUCE THE 2022 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$11,041,957 AND SCHEDULE A PUBLIC HEARING ON THURSDAY, JANUARY 20, 2022 AT 10:00 AM

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

NJCE DIVIDEND: Executive Director reported the NJCE Finance Committee recommended that the JIF authorize a \$750,000 dividend. Executive Director advised the Fund Commissioners accepted the recommendation of the Finance Committee and adopted a resolution to authorize a dividend in the amount of \$750,000 from various Fund years subject to State approval. Executive Director noted Ocean County's share of the dividend was \$22,646.

OCEAN COUNTY CARE GRANT: Executive Director referred to Resolution 32-21, Resolution for Accepting Ocean County Agreement for Ocean County Care Grant Program for the Ocean County Insurance Fund Commission. The Executive Director reported the Committee of the OCIFC was authorized to execute an agreement to proceed with applying to the County for the Stimulus Funds. The resolution was reviewed by the Commission Attorney. Ms. Tarrant advised this allowed all worker compensation cases related to COVID 19 and claimed against the Insurance Commission and also the Insurance Committee for all expenses. Ms. Tarrant said she needed to obtain an updated print out of claims from Qual Lynx and the monies would be paid in 2022.

MOTION TO APPROVE RESOLUTION 32-21, RESOLUTION FOR ACCEPTING OCEAN COUNT AGREEMENT FOR OCCARES PROGRAM FOR THE OCEAN COUNTY INSURANCE FUND COMMISSION

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

OCEAN COUNTY LEGACY CLAIMS: Executive Director referred to Resolution 33-21, Accepting Ocean County Legacy Claims which was included in the agenda. Executive Director advised we previously discussed, the OCIFC would review, process and approve any and all open claims prior to April 1, 2021 on behalf of Ocean County. Executive Director said the claims would be reviewed by the Insurance Commission Claims Committee and then presented to the Insurance Commissioners for approval. Executive Director noted the resolution was reviewed by the Commission Attorney. Chairman Greitz said the Ocean County Commissioners formerly known as the Freeholders passed a resolution agreeing to pass the legacy claims to the Insurance Fund Commission. Ms. Tarrant noted she would send Ms. Dodd a copy of the resolution.

MOTION TO APPROVE RESOLUTION 33-21, ACCEPTING OCEAN COUNTY LEGACY CLAIMS

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

OCEAN COUNTY LEGACY CLAIMS BANK ACCOUNT: Executive Director advised the agenda included Resolution 34-21, Designating Authorized Signatures for Commission Bank Account. Executive Director explained this resolution authorized signatures for the Legacy Claims Bank Account. Executive Director thanked Ms. Tarrant for her efforts in opening the bank account and Qual Lynx.

**MOTION TO APPROVE RESOLUTION 34-21, DESIGNATING
AUTHORIZED SIGNATURE FOR COMMISSION BANK ACCOUNT**

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported there were no certificate of insurances requested for the month of November.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE met on November 18, 2021 and introduced the 2022 Budget and a summary report of the meeting was included in the agenda. Executive Director reported the NJCE also met earlier this morning and adopted the 2022 budget and certified the assessments. Executive Director advised the Finance Committee would meeting one more time to review the final marketing results to determine a final program structure and program insurers.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track was included in the agenda. Executive Director reported as of October 31, 2021 there was a surplus of \$836,636. 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 \$7,427,189.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track for the NJCE was included in the agenda. As of October 31, 2021, the NJCE had a surplus of \$13,399,622. Executive Director noted the total cash amount was \$31,702,239. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$5,107,551.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis Report as of October 31, 2021. Executive Director reviewed the Expected Loss Ratio Analysis Report and said the report measured how the losses were running compared to the actuary’s projections for 2021.

PROFESSIONAL SERVICES: Executive Director reported we talked briefly about the professional services and advised we would have a special meeting to finalize the positions.

2022 MEETING DATES: Executive Director advised the agenda included the proposed meeting dates for 2022. Executive Director noted the 2022 OCIFC Reorganization Meeting was scheduled for January 20, 2022. Executive Director said if the dates were acceptable, a resolution would be prepared for approval with the Reorganization Resolutions in January. Executive Director advised meetings were scheduled for every month, however if there were no action items for a particular

month we could cancel a meeting. After a brief discussion, it was agreed that the meetings would continue to be held virtually.

January 20, February 17, March 17, April 21, May 19, June 16, July 21, August 18, September 22, November 17 & December 22

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

Executive Director's Report Made Part of Minutes.

CLAIMS SERVICE: Ms. Conicella referred to a copy of a memorandum that was included in the agenda regarding Mandatory Year-End Claims Reporting. Ms. Conicella reviewed the letter and requested any claims relating to Public Officials, Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional and General Liability, Crime or Pollution claims, suits and or incidents of which you may be aware be reported prior to the policy expiration of 12/31/21.

TREASURER REPORT: Ms. Tarrant reported she reviewed the December Bills List and requested a motion to approve Resolution 35-21, December Bill List in the amount of \$17,006.03

MOTION TO APPROVE RESOLUTION 35-21 DECEMBER BILLS LIST

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

Ms. Tarrant also said she received the purchase order from the Board of Social Services to sign and they will be able to pay their assessment.

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

CLAIMS ADMINISTRATOR: Ms. Beatty reviewed the Claims Reported by Claim Type for the period of 4/1/21 to 11/30/21. Ms. Beatty advised there were 6 indemnity claims reported in November, 15 medical only claims and 8 report only worker compensation claims for a total of 29 claims. Ms. Beatty advised she was going to skip the COVID-19 Claims as it was not correct. Ms. Beatty noted there were some duplicate entries and she would request an updated report to distribute after the meeting. Ms. Beatty referred to a copy of the Cumulative Savings Summary and advised there was an overall savings of 52% or \$250,907.68. Ms. Beatty reported 93% of the bills that were submitted fell in the network. Ms. Beatty also reviewed the Top 10 Provider Information that was included in the agenda. In response to Executive Director's inquiry, Ms. Beatty advised she would have separate reports for the legacy claims. Ms. Beatty asked if there were any questions and concluded her report.

RISK MANAGERS REPORT: Ms. Sander said she wanted to echo the welcoming of the Ocean County Board of Health to the Commission. Ms. Sander said once the coverages were renewed and established for everyone she work on a coverage summary and review additional coverages for consideration, items that may not be included in the program. Ms. Sander advised she would work

closely with the Claims Department to make sure there was a Kickoff Meeting for the Ocean County Board of Health as well as if there are any changes to the claim reporting for the Ocean County Board of Social Services for their workers compensation. Lastly, Ms. Sander said she would regroup with them on any updated procedures on requesting certificate of insurances and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Bronson advised the November through December Risk Control Activity report was included in the agenda. Mr. Bronson noted on November 2 a Loss Control Survey was completed at the Utilities Authority by Risk Control Associate, Matt Genna. Mr. Bronson reported the agenda also included a list of Safety Director Bulletins that were distributed. Mr. Bronson referred to the Leadership Academy for Managers, Administrators, Department Heads and Supervisors and noted open enrollment started on December 1 through December 22. Mr. Bronson said with regards to the continued training they were continuing the live safety training webinars as well as starting in February some in person classes that would be offered depending upon the subject matter and would be in a zoom webinar platform. Mr. Bronson advised they were still offering the media library, which was a vast library of DVD's covering topics to make it more convenient for training. Mr. Bronson continued to review his report and asked if anyone had any questions.

Mr. Shives said he wanted to point out that three of the mandatory courses in the Leadership Academy were in person classes and strongly encouraged anyone interested in attending to register as the classroom size might be limited and they wanted to try their best to accommodate everyone.

ATTORNEY: Ms. Benson advised she did not have anything official to report, however wanted to thank Ms. Dodd for being so responsive to Mr. Sahradnik and herself on e-mails and able to coordinate items. Ms. Dodd thanked Ms. Benson.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

CLOSED SESSION: Resolution 36-21, Resolution for Closed Session.

MOTION FOR EXECUTIVE SESSION

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

MOTION TO APPROVE THE PARS DISCUSSED DURING CLOSED SESSION

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

Executive Director said he would follow up with the County on the grading of the RFQ responses and also to set up a special meeting to discuss and recommend the professional vendors for 2022.

In response to Chairperson Greitz's inquiry, Executive Director said that any claims settlements for any of the legacy claims would now be discussed and presented to the Commissioners for payment or settlement requests.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:48 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – December 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 Joseph Hrubash
Claims Services	Qual-Lynx PERMA Risk Management Services
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew
Treasurer	
Attorney	Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting

ALSO PRESENT:

Jennie Bonner, Ocean County
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

RFQ'S FOR PROFESSIONAL SERVICES: Executive Director said the Fund Office prepared Request for Qualifications for the positions of Commission Attorney, Auditor, Actuary, Risk Manager Consultant, Treasurer, Third Party Administration Services and Special Conflict Litigation Counsel. Executive Director advised the responses were due on December 7, 2021. Executive Director referred to a summary of the vendors who responded to the RFQ. Executive Director reported all responses were reviewed and evaluated by Rob Greitz, Toni DePaola and Ryan Reilly. Executive Director noted copies of the RFQ responses were available at the Fund Office along with the scoring sheets. Executive Director reviewed the positions, vendors and fees. Executive Director explained the appointments would be for one year except the Risk Management Consultant was for three years.

Chairperson Greitz noted there were approximately 9 responses for the Special Conflict/Litigation Services and asked how many firms should be appointed. Commissioner Fiure said when we were handling the appointments through the Committee we only had about five firms on the list and suggested using the scoring of 90 as the cut off. Commission Fiure advised this would give us a good list without having too many. After a brief discussion, it was agreed the firms with a score of 90 or higher would be appointed. Executive Director suggested he would read the motions for the Commissioners to act on.

MOTION TO APPROVE THE COMMISSION ATTORNEY POSITION TO BERRY, SAHRADNIK, KOTZAS & BENSON, P.C. IN THE AMOUNT OF \$30,000, AUDITOR TO BOWMAN & COMPANY, LLP IN THE AMOUNT OF \$12,500, ACTUARY TO THE ACTUARIAL ADVANTAGE IN THE AMOUNT OF \$20,000, TREASURER TO JULIE N. TARRANT, IN THE AMOUNT OF \$5,000 AND THIRD PARTY ADMINISTRATION SERVICES TO QUAL-LYNX IN THE AMOUNT OF \$31,950

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

MOTION TO APPROVE THE FOLLOWING FIRMS FOR SPECIAL CONFLICT LITIGATION COUNSEL SERVICES, KELAHER, VANDYKE & MORIARTY, ROTHSTEIN, MANDELL, STROHM, HALM & CIPRIANI, P.A., CITTA, HALZAPFEL & ZABARSKY, GLUCK WALRAHTH, LLP, DASTI, MURPHY, MCGUCKIN, ULAKY, KOUSOURIS & CONNORS & APRUZZESE, MCDERMOTT, MASTRO & MURPHY

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

MOTION TO APPROVE A THREE-YEAR APPOINTMENT FOR RISK MANAGEMENT CONSULTANT TO CONNER STRONG & BUCKELEW IN THE AMOUNT OF \$40,000 FOR THE FIRST YEAR.

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MEETING ADJOURNED: 10:22 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

Appendix II

NJCE Renewal Summary



2022 Renewal Summary

Summary for Members



Overview



Renewal Overview

As presented during our Pre-Renewal Presentation in August, we are still at the peak of a hard market, which is probably the most difficult hard market since the mid-1980s. Practically every line of coverage is being impacted in their own way by their own unique claims trends, with very few areas jumping on the rate-increase train.

- **Property** – Increasing frequency and severity of natural disasters (flood, wind, fires, etc.), plus a return of the classical fire and water damage losses. Less interest by insurers to put out large capacity. Aging buildings and infrastructure and rising building costs become critical issues.
- **Liability** – “Social inflation”. Claim severity is up by about 300% over past seven years, with some erosion of public entity immunities and volatile sentiment of the public/juries. Most insurers have already cut back capacity to \$5m or less, with increases in retentions. Law enforcement continues to be problematic, along with aging infrastructure (bridges, dams, roadways, etc.). Sexual Abuse/Molestation coverage is limited, with required policies and training.
- **Workers’ Compensation** – COVID-19 trends, including the impact of “long-COVID”. Increase in medical costs and compensation, plus increasing presumptions.
- **Public Officials / Employment Practices** – The employment practices frequency in claims trends continue, with added financial pressure from social inflation.
- **Cyber** – Staggering increase in frequency and severity of ransomware, as well as the incalculable impact of widespread cyber events (i.e. Solar Wind, Microsoft Zero Day, AWS downtime, etc.). Nearly no interest of insurers to write public entities due to claims history and lack of critical minimum controls.
- **Medical Malpractice** – Long term care and hospitals are seen as high risk due to claims trends.
- **Pollution** – Increasing frequency of widespread environmental events, with some impact from adjustments to acceptable levels of chemicals (PFCs, drugs, classic air pollution, etc.). Insurer space has shrunk substantially over past ten years. Increasing amounts of exclusions to narrow insurer exposure (capital improvements, lead, mold, PFCs, sewage backup, etc.). Aging storage tanks are becoming uninsurable.

The keystone of successful renewals in today’s environment is partnering with insurers interested in long-term relationships with a track history of being as steady as possible through renewals. The NJCE has spent much effort through the years to identify these insurers, while recognizing it needs to remain vigilant as changes are needed from time to time. At this year’s renewal, the coverages needing heavy marketing were the Property, Workers’ Compensation, Cyber and Pollution.

Renewal Overview

Zurich has been an incredibly strong partner of the program, despite very difficult years of losses. However, Zurich is beginning to cut back on capacity. This coupled with rate and retention increases made it very appropriate to market Zurich's layer. In the current market, the NJCE had two routes of replacing Zurich: 1) Layered and quota share with multiple markets; or 2) Alliant Property Insurance Program (APIP). The layered/quota share option was not yielding better rates or coverages than what Zurich was offering. On the other hand, APIP, which is a dedicated large public entity property insurance program, was able to provide an excellent renewal option for the NJCE.

The Workers' Compensation needed to be marketed due to unfavorable claims responses on COVID-19 and increasing rates. The market is limited for public entity Workers' Compensation, especially when considering law enforcement and other first responders. Overall, the incumbent provided the best options.

Chubb, as well as just about all other insurers, are trying to severely limit or non-renew their public entity cyber books. As such, we saw Chubb cut their limits down to \$1m in some circumstances, double the price, triple retentions and provide no ransomware coverage with a Protective Safeguards exclusion for MFA. Out of the entire marketplace, only one insurer was willing to provide sufficient coverage: Cowbell. It is paramount to remember in this cyber market for public entities, getting any coverage is a tremendous win, so the NJCE getting a full coverage option with strong limits is extraordinary. We will be talking extensively about Cyber over the next year.

As discussed at the beginning of 2021, Zurich (incumbent) would be exiting Pollution altogether, so a marketing effort had to be done. The market has been shifting for Pollution over past six years, which resulted in us only receiving real options from about three insurers, while only one of those offering a palatable renewal from all perspectives.

The next page provides an overview of key changes for this renewal; however, it is important to review the full presentation for all details, as well as the insurance policies upon issuance. There have been many changes between the new insurers, updated policy forms and shifting coverages in all lines of coverage.

You will also find a page of important tasks for risk managers to work on with their members.

As we pass through our third renewal in a difficult market, we sincerely thank all of you for your assistance, support, patience and confidence in us. We could not accomplish what we have with out you. We are extremely proud to say we achieved a strong and comparable renewal at a 10% overall rate increase.

■ Key Coverage Changes

■ Property

- New Property form
- Time Element: \$25,000,000
- Delay In Completion is no longer covered
- Fine Arts has a \$100,000 sublimit per item
- Historic Property Preservation has a \$500,000 sublimit, and the property is only eligible if on an official federal, state or local register; special historic appraisals are required prior to a claim
- Spoilage Service Interruption added with a \$100,000 sublimit
- Zurich is using custom flood zones instead of FEMA definitions, so some of your non-high hazard FEMA zoned locations are in Zurich's High Hazard zone now
- High Hazard Flood deductible has a \$5,000,000 maximum per occurrence
- Unnamed/Miscellaneous Locations only receive a maximum of \$5,000,000 for Flood, subject to all other terms
- Vehicles: \$10,000,000
- Over-the-road coverage is no longer provided by Zurich; only at Insured Locations
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit

■ Cyber

- All NJCE members now included in a single policy with a new insurer. Expiring limits per member are maintained, but all will share in a single \$5,000,000 aggregate. \$250,000 retention.
- Ransomware is sublimited to \$250,000 for any member without Multi-Factor Authentication (MFA) fully implemented for remote access.
- A \$2,000,000 excess of \$5,000,000 policy was purchased for aggregate protection only, no drop-down.

■ Medical Malpractice

- Defense is now inside the limit.
- Sexual Abuse/Molestation is sublimited in Chubb's \$10m x \$11m layer to \$2,000,000

■ Key Coverage Changes

■ Pollution

- New form with new insurer
- One year term, so aggregate reduced to \$10,000,000 with a \$50,000 deductible
- PFAS, PFOA and PFOS Exclusion applying to all locations except administrative offices/buildings, public libraries and courthouses.
- Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit.
- Onsite Cleanup Costs Restriction.
- Capital Improvement Exclusion (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
- Landfill or Recycling Facility Exclusion (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
- Lead in Potable Water Exclusion
- Odors and Atmospheric Migration Exclusion
- Sewage Backup Exclusion
- Prior Claims Exclusion.
- No Green Restoration Costs Coverage.
- Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible.
- Contractors Pollution Liability Coverage, subject to a \$1,000,000 sublimit.
- No Historic Fill Exclusion.



Key Tasks for 2022



■ Key Tasks for 2022

Property

- Clean the Statement of Values: Complete COPE info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc.
- Ensure all values are listed, and appropriately.
- Fine Arts should be available in an itemized format with valuation proof. If any are over/near \$2.1m, we should review coverage.
- Properties looking for historical valuation must be on a proper federal, state or local historical register, and a special historical appraisal must be on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is available from Zurich, but must be underwritten.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, and consider purchasing the same for any locations not deemed as FEMA SFHA, but on Zurich's list of "High Hazard" locations (FEMA "X" locations). Please note, the NJCE and its professionals do not run flood zones for members.
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails.
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors.
- Unmanned aircraft over 10 pounds must submit full details for insurer review.
- Dam and bridge schedules, and current engineering inspection reports for both (regulation requires these reports every 2-4 years on average).

Cyber

- Setup a session with Cowbell's Risk Engineering team in first two months of the year.
- Implement Multi Factor Authentication (MFA) for all remote access to your network (\$250k ransomware sublimit until such is implemented).
- Work on implementing or planning implementation of all security measures in the NJCE's Cyber Risk Management program.

Pollution

- Capital Improvements – Submit a list of planned capital improvements for 2022.
 - Will most likely need the following for underwriting review: Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)



Coverage Change Details



Coverage Changes / Options

Property Changes

Zurich has switched its coverage form entirely this year (for all insureds) from the Edge I to the Edge II. Since it is a completely new form, many things have changed, as outlined in their Non-Renewal Notice and Quotation Notice. Following are certain key items we want to make note of:

- Capacity decreased from 100% to 90%.
- Gross Earnings / Gross Profits (Time Element) is limited to \$25,000,000; was included to full limit.
 - *Only one member has reported Business Income (CCIA of \$500k), and a few members reported Rental Income (all less than \$2m)*
- Bridges, dams, docks, wharfs, etc. are being handled by a new coverage called Completed Civil Engineering Structures.
 - *The coverage has new limiting terms, but we are still maintain the coverage we had from 2021.*
- Delay In Completion, a Builder's Risk Time Element coverage, is no longer provided.
- Fine Arts now has a \$100,000 sublimit per item; previously no sublimit per item.
- Zurich is handling historic property valuation coverage via its new Historical Building Preservation coverage, which Zurich is currently limiting to \$500,000; this was previously included in full limit.
 - *Only a few locations have "historic" in their name/description, but none have indicated they are on a historic register.*
- Land Improvements now has a \$5,000 sublimit per item for trees not replaced within 12 months; there was previously no sublimit and no time limit.
- The Newly Acquired coverage is now Per Occurrence instead of Per Location.
- Spoilage From On Premises Service Interruption is a new coverage added with a \$100,000 sublimit.
- Tenants Access is now limited to 90 days; this previously did not have a time limitation.
- Tenants Relocation and Replacement Expenses is limited to 365 days; this previously did not have a time limitation.
- The Equipment Breakdown sub-coverage of Ammonia Contamination is now expanded to all Refrigerants.
- Flood Changes:
 - Zurich is no longer using FEMA flood zones; they are using their own zones called Medium and High Hazard. Medium Hazard does not come with any limitations compared to other non-zone locations. The High Hazard zone replaces Special Flood Hazard Area (SFHA).
 - Flood for Errors & Omissions, Miscellaneous Personal Property/Unnamed Locations, Newly Acquired and Transit is limited to \$5,000,000.
- The previous deductible language for Flood, Quake and Named Storm of "This deductible applies regardless of any other deductible." has been deleted, and none of these deductibles are "Per Location", indicating just the single largest deductible of the occurrence will apply.
- High Hazard Flood deductible will now have a maximum of \$5,000,000 per occurrence; this was previously unlimited.
- Vehicles sublimit is reduced from \$15,000,000 to \$10,000,000.
- Over-the-road coverage for Vehicles is now excluded (still covered while at an Insured Location).
 - *No vehicles above \$1m, and our deductible is \$2m.*
- Coverage added for fill beneath Land Improvements, bridges, dams, etc.
- Transmission and Distribution lines now covered for 2,000 feet beyond Insured Location; this was previously only 1,000 feet.
- Gross Profit option added to Time Element, in addition to the already existing Gross Earnings option.
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit; these were previously sublimited to \$25m or less.
- Our custom endorsements from previous years will be added.
- The Cyber coverages/terms continue to completely evolve, but physical damage from cyber as a peril, as well as damage to non-tangibles (data) are still largely excluded.

Coverage Changes

Property

Change Spotlight

Flood Zones

Some of the High Hazard Flood Zone locations may not be in a FEMA-defined high hazard zone. As such, the member may not currently be purchase NFIP coverage. The opposite may also be true where Zurich has not defined certain FEMA-defined high hazard locations into their High Hazard zone. The NJCE will continue providing the delta of the policy deductible and maximum NFIP limit for FEMA high hazard zones.

Vehicles

NJCE will continue over-the-road coverage, but only within the retention of \$2,000,000.

Historical Valuation

Zurich is now sublimiting the Historical Valuation provision to \$500,000. We have a few locations on the SOV with historical in the name, but no locations are noted as being on an official historic registry.

During 2022, all members requesting special historical valuation for a building must:

1. Update the SOV showing it is on either the National, State or Local Historical Registry.
2. Obtain an official appraisal from a certified historical appraiser, and provide a copy of such to us.
3. Update the value in the SOV to match the appraisal.

Coverage will cease in 2023 if no appraisal is provided. Up to \$5,000,000 limit is available mid-term after proper appraisal is provided to and reviewed by Zurich.

Flood for Unnamed Locations, etc.

Zurich is now sublimiting Flood for Newly Acquired/Unnamed Locations (etc.) to \$5,000,000.

Any new locations requiring Flood coverage should be reported immediately to ensure no gap in coverage.

■ Coverage Changes

Public Officials / Employment Practices

Changes

- Only one retention change for one member's EPL, as already conveyed to that member.
- Fee & Price Exclusion added (price gouging, price fixing, predatory pricing).
- The buffer policies for the Burlington County entities will not be purchased.

Coverage Changes

Cyber

Cowbell Cyber was the only insurer willing to offer an alternative quotation. Cowbell will maintain the limits purchased by all members from 2021. The key difference is Cowbell will provide a combined aggregate for the entire NJCE of \$5m versus each member having their own aggregate.

The cost of the Cowbell option comes in at a 150% increase against the expiring program (\$1m v. \$450k). However, on an apples-to-apples basis, the Cowbell option is about 30% lower than Chubb's renewal when considering the limits offered by Cowbell versus the cost per million of limits from Chubb. In addition, Cowbell is only requiring a retention of \$250k versus the retentions by Chubb ranging from \$100k-\$350k.

One critical note about Cowbell is they are sublimiting Ransomware to \$250k for any members that currently do not have Multi Factor Authentication (MFA) in place, but will immediately remove such sublimit once it is confirmed in place.

We have also secured a \$2m x \$5m option from Great American, which is aggregate protection only (no drop-down).

■ Coverage Changes

Pollution

This renewal brought the end of a three year term with Zurich, who has exited the Pollution market. The best alternative quotes received, by far, were from Allied World (AWAC).

One important note is all insurers are only willing to offer a one year term. As such, we have secured aggregate limit options of both the expiring \$25m and just \$10m. On average, you can save about 17% by decreasing the aggregate to \$10m, which is what they NJCE has chose to do.

The NJCE also purchased the \$50,000 deductible option for additional savings.

The renewal with a new insurer comes with many changes, as outlined on the next page.

Coverage Changes

Pollution

Changes

The AWAC program is a completely new form versus Zurich, so many changes in coverage, but here are key items to be aware of:

- AWAC provided terms with a PFAS, PFOA and PFOS Exclusion (via the Public Entity Enviro Suite Endorsement) applying to all locations except administrative offices/buildings, public libraries and courthouses. The expiring Zurich program provided terms with a Perfluorinated Chemicals (PFCs) Exclusion applying to 7 Covered Locations and any other location that was used for fire training purposes or locations with periodic use of fire suppression foam.
- AWAC provided terms with Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit. The expiring Zurich program provided terms with Defense Inside the Limits of Liability as well. However, Burlington County Resource Recovery Complex is subject to a \$5,000,000 Defense Outside the Limits of Liability and Atlantic County Utilities Authority City Island Wastewater Treatment Facility is subject to a \$1,500,000 / \$2,000,000 Defense Outside the Limits of Liability.
- AWAC provided terms without an Onsite Cleanup Costs Restriction. The expiring Zurich program restricted Onsite Cleanup Costs at Burlington County Resource Recover Complex (22000 Burlington-Columbus Road, Mansfield, NJ 08022) to ASTs and Loading/Unloading Only.
- AWAC provided terms with the following exclusions (via the Public Entity Enviro Suite Endorsement). The expiring Zurich program did not include such exclusions. However, via the Known Pollution Event Schedule, the Zurich program excluded Contamination Associated With The Sewer Beds at Camden County Health And Human Services Facility and Lead Contamination at Camden County Department Of Public Works Facility:
 - **Capital Improvement Exclusion** (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
 - **Landfill or Recycling Facility Exclusion** (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
 - **Lead in Potable Water Exclusion**
 - **Odors and Atmospheric Migration Exclusion**
 - **Sewage Backup Exclusion**
- AWAC provided terms with a Prior Claims Exclusion. The expiring Zurich program did not include such exclusion.
- AWAC provided terms without Green Restoration Costs Coverage. The expiring Zurich program provided Green Remediation Coverage & Green Standards Coverage, subject to a \$50,000 supplemental limit.
- AWAC provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible. The expiring Zurich program provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$0 Deductible.
- AWAC provided Contractors Pollution Liability Coverage (via the Public Entity Enviro Suite Endorsement), subject to a \$1,000,000 sublimit. This is an improvement over the expiring Zurich program which did not provide such coverage.
- AWAC provided terms without a Historic Fill Exclusion. This is an improvement over the expiring Zurich program which provided terms with a Historic Fill Exclusion applying to 620 Plum Street, Vineland, NJ 08360 (via Midterm Endorsement #10).

Coverage Changes / Options

Pollution

Capital Improvements Exclusion

As noted, AWAC is imposing a capital improvements exclusion, which is customary in the marketplace. This merely allows the insurer an opportunity to properly underwrite a price a risk, considering capital improvement projects can pose significant Pollution risks.

We are able to approach AWAC (and other markets if needed) for Pollution coverage for Capital Improvement projects. As such, we recommend the following to the NJCE:

- Provide a schedule of anticipated capital improvement projects for at least the next year, asap.
- Provide the following underwriting information when it is time to quote new projects:
 - Project scope of work
 - Construction values
 - Project duration
 - Environmental due diligence:
 - Phase I and II Environmental Site Assessments
 - Excavation details, including soil management plans
 - Renovation details

Sewerage Backup Exclusion

As noted, Sewerage Backup coverage for utilities is becoming more and more limited in the marketplace, if not completely excluded. In order to provide the NJCE the best possible overall solution, we obtained an Excess/DIC/DIL option from Ironshore to address Sewerage Backup specifically for our four Utility Authorities (Atlantic, Camden, Cumberland and Gloucester).

Ironshore has quoted a \$1,000,000 limit, which sits excess of AWAC and drops down to fill the Sewerage Backup gap in AWAC's quote, with a \$250,000 Deductible for all other loss and \$500,000 Deductible for Sewerage Backup claims. Premium will be \$52,524, plus \$1,576 for TRIA.

■ Coverage Changes / Options

Medical Malpractice

Changes

- Defense will now be inside the limit.
- In the Chubb layer (\$10m x \$11m), Abuse & Molestation is sublimited to \$2m.

IV

Additional Coverage Considerations



■ Additional Coverage Considerations

- Active Shooter / Active Assailant (*bound for certain entities who have requested*)
- Cyber Physical Damage
- Fiduciary Liability (*Monmouth currently purchases*)
- Additional Limits of Insurance (*Casualty, Cyber, Pollution, Crime, POL / EPL, other*)
- Standalone Terrorism
- Sewage Backup (Pollution)



Thank You



THANK YOU

Questions? Comments?



Edward J. Cooney, MBA

VP, Account Executive
Underwriting Manager

P: 973-659-6424

ecooney@connerstrong.com



Timothy J. Gosnear

SVP, Managing Director
Public Entity Practice Leader

P: 856-479-2144

tgosnear@connerstrong.com

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BUCKLEW

Conner Strong & Buckelew

Insurance, Risk Management
& Employee Benefits
Camden, New Jersey
1-877-861-3220
connerstrong.com

CONTACT

Edward J. Cooney, MBA

VP, Account Executive
Underwriting Manager
Commercial Lines
973-659-6424

ecooney@connerstrong.com

Jonathon Tavares

Account Manager
Commercial Lines
856-614-4493

jtavares@connerstrong.com

Crystal Chuck

Account Analyst
Commercial Lines
856-479-2115

cchuck@connerstrong.com

Rachel Perry

Technical Assistant
Commercial Lines
856-479-2128

rperry@connerstrong.com

Timothy J. Gosnear

SVP, Managing Director
Public Entity Practice Leader
Commercial Lines
856-479-2144

tgosnear@connerstrong.com

Terrence J. Tracy

EVP, Managing Director
Commercial Lines
856-479-2241

ttracy@connerstrong.com

Heather A. Steinmiller

General Counsel & Claims
Managing Director
856-479-2237

hsteinmiller@connerstrong.com

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