

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, FEBRUARY 17, 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 *February 17, 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: February 17, 2022  
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: January 20, 2022 Open Minutes.....Appendix I  
January 20, 2022 Closed Minutes..... sent via e-mail**
  
- CORRESPONDENCE:**
  
- COMMITTEE REPORTS**
  - Safety and Accident Review Committee: .....Verbal**
  - Claims Committee: .....Verbal**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director's Report.....**Pages 2-6**
  
- TREASURER – Julie Tarrant**
  - Resolution 22-22 February Bills List – *Motion (Roll Call Vote)*.....**Page 7**
  
- CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 8-10**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....**Pages 11-19**
  
- 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 23-22 Closed Session.....**Page 20**
  
- Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [March 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: February 17, 2022  
Memo to: Commissioners of the Ocean County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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**☐ 2022 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

**☐ Motion to approve Resolution 21-22, Plan of Risk Management**

**☐ Certificate of Insurance Issuance Report (Page 4)** – Included in the agenda on page 4 is the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were (2) two certificate of insurances issued during the month.

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

**☐ Workers Compensation Claims TTD Payments** – The County makes TTD payments for the first 60 days of an employee’s WC leave. These payments are being added to the Commission’s records by Qual-Lynx manually as “vouchers”. Qual-Lynx indicated that the County requested this many years ago so that these payments would be included in the key ratios that were produced and they were not instructed to stop this process once the Insurance Commission was formed. The Commission Treasurer met with the Actuary and Perma; all agree this process should be discontinued so that the Insurance Commission’s records accurately reflect only payments made by the Insurance Commission. This process did not affect the financials for the Insurance Commission.

**☐ NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE is scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

**☐ Property & Casualty Financial Fast Tracks** – The Financial Fast Tracks were not available and will appear in the next agenda.

**☐ 2022 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for

authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

- ❑ **2022 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities on February 11, 2022. The first installment is due on March 15, 2022. Future assessments will be due on May 15, 2022 and October 15, 2022.
  
- ❑ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 5)** – The 11<sup>th</sup> Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 5 is more information on seminar. You can register using the below link. If you have any questions or need assistance in registering please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com)

#### [2022 Education Seminar Registration](#)

- ❑ **NJCE JIF Cyber Task Force (Page 6 )** – Included the agenda on page 6 is an article that focuses on Third Party Vulnerabilities, which is one of our top 3 causes of claim. Included are four stories we have experienced. The article finishes with which NJCE’s Cyber Program that directly address the four claim examples.

## 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
H - Renaissance Pharmaceuticals  I - Ocean County Board of Health	1200 Paco Way Lakewood, NJ 08701	RE:.Vaccination Clinic Evidence of Insurance.	1/11/2022  #3241107
H - New Jersey Historic Trust  I - County of Ocean	PO Box 457 Trenton, NJ 08625	RE: Project 2021.2069 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 Project 2021.2069, Mary Etta Cox House, Grant Award: \$518,645	1/25/2022  #3262651
<b>Total # of Holders: 2</b>			



# AVAILABLE ONLINE AT NO COST ...

## 11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. — NOON  
FRIDAY, MAY 6 ▶ 9:00 A.M. — NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

USE THE BELOW LINK TO REGISTER  
[2022 Education Seminar Registration](#)  
SPONSORED BY



**MEL**



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

### AGENDA

**FRIDAY, APRIL 29**

**KEYNOTE**  
The Local Government  
Ethics Law

Jacquelyn Suarez,  
*Director NJ Division of Local  
Government Services*

**CYBER ISSUES**  
Combating Cyber Attacks

**BENEFITS ISSUES**  
Controlling Benefits Costs

**FRIDAY, MAY 6**

**ETHICS**  
Ethics in Local Elections

**SAFETY**  
Safety in the COVID Era

**RISK MANAGEMENT**  
Local Government Risk  
Management

THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

# NJCE JIF CYBER TASK FORCE

In “The Rock”, Sean Connery and team made their way into the drainage tunnels of Alcatraz to breach the prison. Despite high walls and rocky cliffs, the tunnels were a necessary weakness of operating the prison. In so many more movies about breaches of castles or prisons, it is common to see tunnels (or even a wooden horse gift from “your friends”) being the chink in the chain. We have these same **necessary weaknesses** in cybersecurity.

## Third Party Vulnerabilities

Do you employ an outside Technology consultant? Or maybe payroll is managed by another company? How about employee health insurance management? Purchase software? Following are events experienced by NJCE members surrounding third party vulnerabilities. Each event resulted in **weeks of lost or diminished productivity, hundreds of thousands of dollars** in extra expenses and even more in **ransom payments**.

**1. IT Company:** You may recall a story regarding an outsourced IT company. As is customary, the IT company had access (password protected) to their customers’ networks; however, the password of an employee of the company was compromised by an attacker. Multiple NJ public entities were hit at once.

**2. Payroll Manager:** Maybe you were one of the 8 Million affected by Kronos in 2021. Kronos is a very popular payroll manager, including the likes of NYC Public Employees and Tesla, as well as many NJ public entities. In December, Kronos was crippled by ransomware resulting in people not receiving paychecks; and the delays continue to today.

**3. Software:** Maybe you have heard of a company called Microsoft; their software is on over 1 Billion computers. In March, a Zero Day vulnerability was discovered in its Exchange software, allowing attackers access to users’ systems. The result was countless organizations finding themselves crippled by ransomware.

**4. Software of Software:** Maybe you heard of “Log4j”. Log4j is software in other software; TONS of other software, in everything from routers, to servers to video games. Log4j had a critical vulnerability attackers were able to exploit to gain access to users’ systems, and millions were affected by different attacks.

## NJCE Cyber Program

Here are items in the NJCE’s Cyber Program that directly help address these third party vulnerabilities:

- ✓ Patch Management (Tier 1) – *Stories 3 & 4*
- ✓ Defensive Software (Tier 1) – *Story 1*
- ✓ 3<sup>rd</sup> Party Risk Management (Tier 1) – *Stories 1 & 2*
- ✓ Remote Access (Tiers 2 and 3) – *Story 1*
- ✓ Business Continuity (Tier 2) – *Stories 2, 3 & 4*
- ✓ Network Segmentation (Tier 3) – *Story 1*

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



# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 22-22

FEBRUARY 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>InvoiceAmount</u>
001026			
001026	PERMA RISK MANAGEMENT SERVICES	2021 1099 AATRIX FILINGS	24.95
<b>Total Payments FY 2021</b>			<b>24.95</b>

**FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001027			
001027	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES - OC LEG. 2/22	21,658.02
001027	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 2/22	2,662.50
001027	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 1/22	2,662.50
001027	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES - OC LEG. 1/22	21,658.02
			<b>48,641.04</b>
001028			
001028	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/22	4.54
001028	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 2/22	13,609.75
			<b>13,614.29</b>
001029			
001029	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/22	1,666.66
			<b>1,666.66</b>
001030			
001030	JULIE N. TARRANT	TREASURER FEE 2/22	416.66
			<b>416.66</b>
001031			
001031	CONNER STRONG & BUCKELEW	RISK MANAGER CONSULTANT FEES 2/22	3,333.33
			<b>3,333.33</b>
001032			
001032	THE PRESS OF ATLANTIC CITY	ADVERTISE 1/22 REORG MEETING	32.00
			<b>32.00</b>
001033			
001033	ASBURY PARK PRESS	ACCT #ASB-0000003503 - MTG - 1.11.22	70.20
<b>Total Payments FY 2022</b>			<b>67,774.18</b>
<b>TOTAL PAYMENTS ALL FUND YEARS</b>			<b>67,799.13</b>

\_\_\_\_\_  
Chairperson  
Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_ Treasurer





**Top 10 Providers  
1/1/2022 – 1/31/2022**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

	<b>BILL COUNT</b>	<b>APPROVED</b>
NORTHERN MONMOUTH REGIONAL SURG CTR	1	\$10,058.50
JERSEY SHORE UNIVERSITY MEDICAL CENTER	2	\$8,115.88
ORTHOPAEDICS NEW JERSEY, LLC	15	\$5,022.43
SEAVIEW ORTHOPAEDIC	12	\$4,031.29
TOMS RIVER AMBULATORY ANESTHESIA LLC	1	\$3,628.75
NEW JERSEY HEALTHCARE SPECIALISTS PC	1	\$3,560.70
NEUROBEHAVIORIAL REHABILITATION	1	\$3,265.57
KESSLER INSTITUTE FOR REHABILITATION INC.	11	\$1,624.00
OCEAN MEDICAL CENTER	1	\$1,223.88
FUSION HEALTHCARE SOLUTIONS	1	\$1,188.00
<b>Grand Total</b>	<b>46</b>	<b>\$41,719.00</b>

**COUNTY OF OCEAN LEGACY**

	<b>BILL COUNT</b>	<b>APPROVED</b>
NORTHERN MONMOUTH REGIONAL SURG CTR	2	\$6,114.80
MSC GROUP INC	2	\$5,334.38
ATLANTICARE SURGERY CENTER - OCEAN	1	\$4,135.07
SEAVIEW ORTHOPAEDIC	24	\$3,769.47
LAKWOOD SURGERY CENTER, LLC	1	\$3,064.50
KESSLER INSTITUTE FOR REHABILITATION INC.	19	\$2,900.00
THE PLASTIC SURGERY CENTER PA	2	\$2,861.00
NEW JERSEY HEALTHCARE SPECIALISTS PC	2	\$2,158.00
SHORE HEART GROUP, PA	2	\$1,985.69
ORTHOPAEDICS NEW JERSEY, LLC	9	\$1,670.61
<b>Grand Total</b>	<b>64</b>	<b>\$33,993.52</b>



OCEAN COUNTY INSURANCE FUND COMMISSION

2022 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	60	\$121,219.97	\$45,234.53	\$75,985.44	63%	\$13,677.44	98%
<b>Grand Total</b>	<b>60</b>	<b>\$121,219.97</b>	<b>\$45,234.53</b>	<b>\$75,985.44</b>	<b>63%</b>	<b>\$13,677.44</b>	<b>98%</b>

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%
<b>Grand Total</b>	<b>305</b>	<b>\$1,473,049.64</b>	<b>\$687,733.57</b>	<b>\$785,316.07</b>	<b>53%</b>	<b>\$137,502.65</b>	<b>98%</b>



OCEAN COUNTY – LEGACY

**2022 CUMULATIVE SAVINGS SUMMARY**

	<b>BILL COUNT</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>	<b>FEE AMOUNT</b>
January	60	\$121,219.97	\$45,234.53	\$75,985.44	63%	\$13,677.44
<b>Grand Total</b>	<b>60</b>	<b>\$121,219.97</b>	<b>\$45,234.53</b>	<b>\$75,985.44</b>	<b>63%</b>	<b>\$13,677.44</b>

**2021 CUMULATIVE SAVINGS SUMMARY**

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

# SAFETY DIRECTOR REPORT

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 9, 2022  
**DATE OF MEETING:** February 17, 2022

### OCIFC SERVICE TEAM

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

January - February 2022

### RISK CONTROL ACTIVITIES

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

- **January 13:** Attended the OCIFC Claims Committee meeting via teleconference.
- **January 20:** Attended the OCIFC meeting via teleconference.

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

- **February 10:** Plan to attend the OCIFC Claims Committee meeting via teleconference.
- **February 17:** Plan to attend the OCIFC meeting via teleconference.

#### SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin: Executive Order No. 280 & No. 281 Reinstating Public Health Emergency – January 18.

- NJCE JIF - JAMC LE Message: Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs – January 20.
- NJCE JIF - SD Bulletin: Guidance for Reporting and Recording Covid-Related Illnesses - January 25.
- NJCE JIF - SD Bulletin: Space Heater Safety – January 28.
- NJCE JIF - SD Bulletin: NJ PEOSH Recordkeeping Annual Reminder – January 28.
- NJCE JIF - SD Bulletin: CDL Drivers Checking Driving Histories and Annual Program Review – January 31.
- NJCE JIF - SD Bulletin: CDL Entry Level Driver Training Regulations – February 1.
- NJCE JIF - Safety Recall Alert – 3M Protecta - SRL Inspection Notice – February 7.
- NJCE JIF - SD Bulletin: New Jersey Recreational Cannabis Guide – February 9.

### ***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 [NJCE JIF Media Catalog](#). Email the video library at [melvideolibrary@jamontgomery.com](mailto: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. There are two ways to access the streaming on demand videos:

- Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
- The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On Demand Workplace College located on the Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

### ***NJCE LIVE SAFETY TRAINING***

As a reminder, we are offering the majority of our training catalog on a virtual platform through Zoom. We are encouraged with all the in-person training requests we have been receiving from the members, however the following training programs are the only in-person programs available for request:

Excavation, Trenching, and Shoring (4 hours)  
 Flagger and Work Zone Safety (4 hours)  
 Forklift Train the Trainer (5 hours).

Our virtual classes features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk

control topics. Most NJCE LIVE offerings have been awarded continuing education credits for municipal designations and certifications.

The [NJCE Monthly Training Schedules](#) are available for registration, please register early, under-attended classes will be canceled. *(The February thru April 2022 Live Training schedules and registration links are also attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most importantly 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.**

In addition, there are NJCE Expos scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO 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)

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 go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.***



NJCE Learning Management System (LMS) - 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.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the online courses and streaming videos, click the link below for the NJCE Learning Management System (LMS). *(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at [publicrisk@jamontgomery.com](mailto:publicrisk@jamontgomery.com); 877 398-3046):*

<https://firstnetcampus.com/njce/entities/njce/logon.htm>

# J.A. Montgomery

## CONSULTING

**Please Note:** The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering the majority of the training catalog on a virtual platform through Zoom.

In-Person training is being held via the NJCE Expos (\*) that are scheduled throughout the state in 2022 for training programs not available virtually. To Register go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

**February thru April 2022 Safety Training Schedule**  
**Click on the Training Topic to Register and for the Course Description**

Date	Training Topic	Time
2/7/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
2/7/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
2/7/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	1:00 - 2:30 pm
2/8/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
2/8/22	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/8/22	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
2/9/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
2/9/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/9/22	<a href="#">Heavy Equipment - General Safety</a>	1:00 - 3:00 pm
2/10/22	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
2/10/22	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
2/11/22	<a href="#">Driving Safety Awareness</a>	8:30 - 9:30 am
2/11/22	<a href="#">Fire Safety</a>	10:00 - 11:00 am
2/11/22	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/14/22	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
2/14/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
2/14/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
2/15/22	<a href="#">Power of Collaboration (JIF 101)*</a>	9:00 - 2:00 pm w/lunch brk
2/15/22	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
2/15/22	<a href="#">Introduction to Communication Skills</a>	10:00 - 12:00 pm
2/15/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/16/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
2/16/22	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
2/16/22	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
2/17/22	<a href="#">Public Employers: What You Need to Know</a>	8:30 - 10:00 am
2/17/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	10:30 - 12:00 pm
2/17/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 3:00 pm
2/18/22	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
2/18/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
2/18/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm



2/22/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
2/22/22	<a href="#">Fire Department Risk Management</a>	9:00 - 11:00 am
2/22/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
2/23/22	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/23/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
2/23/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm
2/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
2/24/22	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/24/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/25/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
2/25/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/28/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
2/28/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
2/28/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
3/1/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
3/1/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
3/1/22	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
3/2/22	<a href="#">Hoists, Cranes and Rigging Safety</a>	8:30 - 10:30 am
3/2/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Flagger and Work Zone Safety*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*</a>	8:30 - 10:30 am
3/3/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	10:30 - 12:30 pm
3/4/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
3/4/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
3/4/22	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
3/7/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
3/7/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
3/7/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/8/22	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/8/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
3/9/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
3/9/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
3/9/22	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/10/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
3/10/22	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/10/22	<a href="#">Work Zone: Temporary Traffic Control</a>	1:00 - 3:00 pm
3/11/22	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
3/11/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
3/14/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
3/14/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm

3/15/22	<a href="#">Accident Investigation</a>	9:00 - 11:30 am
3/15/22	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
3/16/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
3/16/22	<a href="#">CDL: Supervisors Reasonable Suspicion</a>	10:00 - 12:00 pm
3/16/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
3/17/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
3/17/22	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
3/17/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
3/18/22	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/18/22	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/18/22	<a href="#">Introduction to Understanding Conflict</a>	10:00 - 12:00 pm
3/22/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/22/22	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/22/22	<a href="#">Indoor Air Quality Designated Person Training</a>	1:00 - 2:00 pm
3/23/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
3/23/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/24/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
3/25/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
3/25/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
3/28/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	8:30 - 10:30 am
3/28/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
3/29/22	<a href="#">Safety Coordinator Skills</a>	8:30 - 12:30 pm
3/29/22	<a href="#">Special Events Management</a>	1:00 - 3:00 pm
3/30/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
3/30/22	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
3/30/22	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
3/31/22	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
4/1/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
4/1/22	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/4/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
4/4/22	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
4/5/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
4/5/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
4/5/22	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/6/22	<a href="#">MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: Excavation, Trenching, and Shoring *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: Flagger and Work Zone Safety *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee) *</a>	8:30 - 10:30 am
4/6/22	<a href="#">MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *</a>	10:30 - 12:30 pm
4/7/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
4/7/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
4/7/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm

4/8/22	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
4/8/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
4/11/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
4/11/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
4/11/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	10:00 - 12:00 pm
4/11/22	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
4/12/22	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
4/12/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	1:00 - 2:30 pm
4/13/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
4/13/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/14/22	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/14/22	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
4/14/22	<a href="#">Introduction to Management Skills</a>	12:30 - 2:30 pm
4/15/22	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
4/15/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
4/18/22	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/18/22	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/19/22	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/19/22	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
4/19/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
4/20/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	9:00 - 10:30 am
4/20/22	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
4/20/22	<a href="#">Back Safety / Material Handling</a>	1:00 - 2:00 pm
4/21/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
4/21/22	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
4/21/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
4/22/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
4/22/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
4/25/22	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
4/26/22	<a href="#">Power of Collaboration (JIF 101) *</a>	9:00 - 2:00 pm w/lunch brk
4/26/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
4/26/22	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/26/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
4/27/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
4/27/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 3:00 pm
4/28/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
4/28/22	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
4/28/22	<a href="#">Work Zone: Temporary Traffic Control</a>	1:00 - 3:00 pm
4/29/22	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
4/29/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm

\*4/14/2022 Designated Employee Representative Training (DER) Details:

- *This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before March 11, 2022.***
- *Registration suggested - 2 employees per town*
- *The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.*

### **Zoom Safety Training Guidelines:**

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

### **Zoom Training:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:  
Please have one person register for the safety training webinar.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

**RESOLUTION NO. 23-22**

**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: February 17, 2022**

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**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

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

# **Appendix I**

*Minutes*

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – January 20, 2022  
Telephonic Meeting  
10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Robert A. Greitz	Present
Michael Fiure	Present
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Services	Qual-Lynx <b>Karen Beatty</b> <b>Claudia Acosta</b>
	PERMA Risk Management Services <b>Robyn Walcoff</b> <b>Jennifer Conicella</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b>
Treasurer	<b>Julie Tarrant</b>
Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
Safety Director	J.A. Montgomery Consulting <b>Mike Bronsan</b> <b>Paul Shives</b>

**ALSO PRESENT:**

Antoinette DePaola, Ocean County  
Brian Rumpf, Ocean County Board of Health  
Alyssa Fiore, Ocean County Board of Health  
Jennifer Doderer, Ocean County Library  
Jennie Bonner, Ocean County  
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 MINUTES OF DECEMBER 16, 2021 AND DECEMBER 29, 2021 AND CLOSED MINUTES OF DECEMBER 16, 2021

**MOTION TO APPROVE THE OPEN MINUTES OF DECEMBER 16, 2021 AND DECEMBER 29, 2021 AND THE CLOSED MINUTES OF DECEMBER 16, 2021**

Moved:	Commissioner Fiore
Second:	Commissioner Gunther
Roll Call 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. Mr. Bronsan reported the Safety and Accident Review Committee was scheduled to meet again on March 8 at 1:30 and the agenda and additional zoom information would be distributed at a later date.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee met last Thursday and discussed several claims that we will be reviewing in closed session. Ms. Conicella said that as of January 11 the Governor reinstated the State of Emergency due to COVID and that does reinstate the essential workers presumption for COVID being contracted at work. Ms. Conicella advised Qual Lynx does a really great job investigating every claims so we would not be taking everything carte blanche. Ms. Conicella thought there would be an influx of claims. Ms. Conicella concluded her report and asked if anyone had any questions.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and this was the Reorganization of the Commission.

**REORGANIZATION RESOLUTIONS:** Executive Director reported the OCIFC is required to reorganize at the January Board of Commissioners meeting as per the Commission By Laws. Executive Director advised the Reorganization Resolutions were included in the agenda and noted the resolutions were reviewed by the Commission Attorney. Executive Director said with the Chairs permission, he would review the Resolutions and then ask to approve as a consent. Chair Greitz agreed.

- Resolution 1-22 Certifying the Appointment of OCIFC Commissioners
- Resolution 2-22 Designating Authorized Depositories for Fund Assets and

**January 20, 2022 Ocean County Insurance Fund Commission OPEN Minutes**



Establishing Cash Management Plan

- Resolution 3-22 Designating Authorized Signatures for Bank Accounts
- Resolution 4-22 Designating Authorized Signatures for Legacy Bank Account
- Resolution 5-22 Designating Custodian of Records
- Resolution 6-22 Designating Official Newspapers
- Resolution 7-22 Indemnify Ocean County Insurance Fund Commission
- Resolution 8-22 Authorizing Commission Treasurer to Process Contracted Payment and Expenses
- Resolution 9-22 2022 Meeting Schedule

Executive Director asked if anyone had any questions and request a motion to approve the Reorganization Resolutions.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-22 THROUGH 9-22**

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

**2022 PROPERTY AND CASUALTY BUDGET:** Executive Director advised the next action item was the 2022 Property and Casualty Budget which was introduced at the December 16, 2021 meeting. Executive Director reported in accordance with the regulations, the budget was advertised in the Commission’s official newspapers. Executive Director said the budget was amended since it was introduced to add the Ocean County Board of Health as a new member. Executive Director noted 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. Executive Director advised the Commission Attorney was preparing a resolution to transfer the County’s TPA fee to the Commission. Executive Director referred to a copy of the 2022 Property and Casualty Budget in the amount of \$11,943,210 which was included in the agenda. Executive Director said a copy of the assessments were also included the agenda. Executive Director advised the agenda also included Resolution 10-22 Adopting the Property & Casualty Budget. Executive Director requested a motion to Open the Public Hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 PROPERTY & CASUALTY BUDGET**

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

Executive Director asked if anyone had any questions on the budget or wished to discuss further.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

**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 AND CERTIFY THE 2022 ASSESSMENTS**

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

In response to Ms. Tarrant's inquiry regarding the assessment bills, Ms. Dodd advised she would send the assessment bills to the members.

Executive Director reported Ms. Dodd e-mailed Resolution 21-22, Maintaining Ocean County Third Party Claims Administration Services yesterday afternoon. Executive Director advised the contract with the County and TPA expires the end of 2022. Executive Director said as he mentioned earlier the budget was amended to include that TPA fee. Executive Director advised the Commission Attorney drafted Resolution 21-22. Executive Director asked if anyone had any questions and requested a motion for approval.

**MOTION TO APPROVE RESOLUTIONS 21-22**

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

**2022 PROFESSIONAL SERVICES RESOLUTIONS:** Executive Director reported 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. Executive Director advised the resolutions appointing the 2022 Professional Vendors were included in the agenda. Executive Director said with the Chair's permission, he would review the Resolutions and ask to approve as a consent. Chair Greitz agreed.

- Resolution 11-22 Appointing Commission Attorney
  - *Berry, Sahradnik, Kotzas & Benson, P.C.*
- Resolution 12-22 Appointing Commission Treasurer
  - *Julie N Tarrant*
- Resolution 13-22 Appointing Commission Actuary
  - *The Actuarial Advantage*
- Resolution 14-22 Appointing Commission Auditor
  - *Bowman & Company, LLP.*
- Resolution 15-22 Appointing Special Conflict/Litigation Counsel Services
  - *Kelahaer, 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
  - *Scibal Associates, Inc. dba as Qual-Lynx.*
- Resolution 17-22 Appointing Risk Manager Consultant  
*Conner Strong & Buckelew*

**MOTION TO APPROVE RESOLUTIONS 11-22 THROUGH 17-22**

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

**CLAIMS COMMITTEE CHARTER:** Executive Director referred to a copy of a revised Claims Committee Charter which was included in the agenda. Executive Director advised the Charter was revised to add representatives from the Board of Health and also accepting the transfer of the Ocean County Legacy Claims. Executive Director reported the agenda also included Resolution 18-22, Adopting the Revised Claims Committee Charter. Executive Director asked if anyone had any questions and requested a motion for approval.

**MOTION TO APPROVE RESOLUTION 18-22 AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER:** Executive Director advised the Safety and Accident Review Committee Charter was also revised to add representatives from the Ocean County Board of Health. Executive Director referred to a copy of the revised Safety and Accident Review Committee Charter which was included in the agenda. Executive Director asked if anyone had any questions and requested a motion for approval.

**MOTION TO APPROVE THE REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. Executive Director reported there were (5) five certificate of insurances issued during the month. Executive Director asked if there were any questions and requested a motion to approve the report.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE Finance Committee met on December 13th to review the status of the 2022 renewal. Executive Director advised the NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting was included in the agenda on pages 37-40. The Executive Director said the NJCE was 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:** Executive Director reported the Underwriting Manager completed the 2022 Renewal marketing and there were a number of changes which were summarized in the renewal overview in Appendix II. Executive Director asked Mr. Cooney to talk about the renewal. Mr. Cooney advised the coverage were pretty status quo especially the main limits and main coverages. Mr. Cooney said they were scheduling two zoom meetings to review the changes with the membership and Risk Managers. Mr. Cooney advised more information on the dates would follow and encouraged everyone to attend.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director reported as of November 30, 2021 there was a surplus of 720,207. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$707,567 of the surplus was the OCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$7,341,238.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track for the NJCE was included in the agenda. As of November 30, 2021, the NJCE had a surplus of \$12,987,213. Executive Director noted the total cash amount was \$31,395,191. 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 November 30, 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.

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

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant reported she reviewed the January Bills List and requested a motion to approve Resolution 19-22, January Bills List in the amount of \$20,487.10.

#### **MOTION TO APPROVE RESOLUTION 19-22 JANUARY BILLS LIST**

Moved: Commissioner Fiure

Second:  
Roll Call Vote:

Chairman Greitz  
3 Yes, 0 Nays

Ms. Tarrant advised the Treasurer's Reports for the month of October were included in the agenda. Ms. Tarrant said the County would be putting approximately \$8 million in the legacy claims account this Friday.

**CLAIMS ADMINISTRATOR:** Ms. Beatty reviewed the Cumulative Savings Summary which was included in the agenda. Ms. Beatty advised the report was for the period of June through December and there was an overall savings \$785,316.07 or 53%. Ms. Beatty reviewed the top ten providers which was included in the agenda. Ms. Beatty said she also added the Cumulative Savings Summary for the Ocean County Legacy Claims for 2021. Ms. Beatty advised there was an overall savings of \$2,410,700 or 67%. Ms. Beatty concluded her report unless anyone had any questions.

**RISK MANAGERS REPORT:** Ms. Sander reported the Board of Health did have their Kick-Off Meeting with the Claims Committee the end of December said to review the workers compensation process. Ms. Sander noted she would make sure they continue to get an additional Kick-Off Meeting for the rest of their claims. Ms. Sander reported one of the items that was pushed off to 2022 was a review of the insurance requirements for bids with Mike Fiore and Jack Sahradnik. Ms. Sander said she did commence that document and released it to them. Ms. Sander noted she would continue to monitor the status and once it was accepted and rolled out we could utilize the document for other members such as the OCUA, Board of Health and Board of Social Services to make sure everyone is utilizing some of the same language that is current. Ms. Sander advised she would continue to review coverages. Ms. Sander said as Mr. Cooney mentioned he is rolling out the updated limit schematics of coverages and would continue to review and keep all of the members informed of coverages they have and do not have. Ms. Sander asked if anyone had any questions and concluded her report. Executive Director asked Ms. Sander to keep Mr. Cooney in the loop when they discussed the insurance requirements.

**NJCE SAFETY DIRECTOR:** Mr. Bronson advised the December and January Risk Control Activity report was included in the agenda. Mr. Bronson referred to a list of the Safety Director Bulletins that were sent out. Mr. Bronson reported the agenda also included a training overview for the Safety Training Webinars and how to access the Media Library. Mr. Bronson advised the agenda included the January through March Safety Training Schedule. Mr. Bronson concluded his report unless anyone had any questions.

**ATTORNEY:** Ms. Sahradnik advised he worked with Executive Director and his staff putting together the agenda and reviewing the resolutions. Mr. Sahradnik thanked Executive Director and Ms. Dodd for their work.

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** None

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

**CLOSED SESSION:** Resolution 20-22, 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
Roll Call Vote:	3 Yes, 0 Nays

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 11:26AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

# **Appendix II**

## *2022 PLAN OF RISK MANAGEMENT*

## Ocean County Insurance Fund Commission **2022** Plan of Risk Management

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective 1/1/2022, the 2022 Plan of Risk Management shall be:

### **The Perils or Liability to be Insured Against**

The Insurance Fund Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile, Employee Benefits, Public Officials and Employment Practices Liability
3. Property, Automobile Physical Damage and Boiler & Machinery

The following coverages are provided to the Insurance Fund Commission's member entities by the Commission's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability
  - a. OCUA and OCBoSS not included
3. Excess Property including Boiler & Machinery
  - a. OCUA and OCBoSS not included
4. Crime
  - a. OCUA and OCBoSS not included
5. Pollution Liability
  - a. OCUA, OCBoSS and OCBoH not included
6. Cyber
  - a. OCUA and OCBoSS not included
7. Non-Owned Aircraft Liability
  - a. OCUA and OCBoSS not included
8. Medical Malpractice
  - a. OC, OCBoSS and OCUA not included
9. Employed Lawyers
  - a. OC, OCBoSS and OCUA not included

The Library and Mosquito Commission are included with the County in all of its coverages.

### **The Limits of Coverage**

**NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Fund Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.**

1. Workers' Compensation
  - Workers' Compensation: Statutory
  - Employer's Liability: \$26,150,000



- USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
    - Limit: \$20,000,000 each / \$30,000,000 aggregate (Automobile unaggregated)
      - a. Personal Injury Protection (PIP): \$15,000
      - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
  3. Property including Boiler & Machinery
    - \$260,000,000 Per Occurrence
    - Sublimits:
      - a. Breakdown: \$100,000,000
      - b. Earthquake: \$200,000,000 (Annual Aggregate)
      - c. Flood: \$100,000,000 (Annual Aggregate)
        1. High Hazard Flood: \$75,000,000
      - d. Vehicles: \$10,000,000
        1. Ocean County is excluded
      - e. Garagekeepers Liability: Included
      - f. Working Dogs: \$100,000
    - Property Deductibles
      - a. All Other: \$250,000 per occurrence
      - b. Equipment Breakdown: \$50,000 per occurrence
      - c. Flood, SFHA, Per Location:
        1. Building: Max available NFIP Limit (\$500,000)
        2. Contents: Max available NFIP Limit (\$500,000)
        3. Time Element: \$500,000
      - d. Named Storm, as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
        1. Property Damage: 1% of the location TIV
        2. Time Element: 1% of the 12 months Gross Earnings/Profit that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
        3. Minimum deductible: \$500,000 per occurrence
        4. Maximum deductible: \$5,000,000 per occurrence
  4. Crime
    - Limit: \$2,000,000
    - Deductible: \$25,000
  5. Pollution Liability
    - Limit: \$10,000,000 per claim / \$10,000,000 aggregate
    - Deductible: \$50,000
  6. Cyber
    - Please contact your Executive Director of Risk Manager
  7. Non-Owned Aircraft
    - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
    - Medical Expense: \$5,000 each passenger
    - Rotor Wing: \$5,000,000
  8. Medical Professional General Liability/Excess Medical Professional
    - Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
    - Excess Limit annual aggregate: \$20,000,000/\$20,000,000

- Member Entity Retentions GL and PL:
  - a. OCBoH: \$5,000
- 9. Employed Lawyers Professional Liability
  - Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
  - Member Entity Self Insured Retentions:
    - a. OCBoH: \$25,000

If an agent or employee is acting as an agent of the State of New Jersey in the performance of a law enforcement function, and is provided defense and indemnification by the State of New Jersey pursuant to Wright v. State, 169 N.J. 422 (2001), any coverage through the Fund Commission shall be in excess of the State's obligation and the Fund Commission shall not be responsible to contribute to such defense and indemnification.

**The amount of risk to be retained by the Insurance Fund Commission (except as noted in Limits of Coverage)**

1. Workers' Compensation (all coverages): \$750,000
2. Liability: \$250,000
  - a. Auto Liability: \$250,000
    - i. OCBoH: \$249,750
  - b. Employee Benefits Liability: \$250,000
    - i. OCBoH: \$249,000
  - c. POL/EPL: \$500,000
    - i. OCBoH – POL: \$450,000
    - ii. OCBoH – EPL: \$350,000
  - d. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
  - e. Personal Injury Protection: \$250,000
3. Property: \$250,000
  - a. OCBoH: \$245,000
    - i. Flood (non-SFHA): \$200,000
    - ii. Windstorm (West of GSP): \$200,000 (excess of 1%)
    - iii. Earthquake: \$200,000
    - iv. APD: \$249,000
  - b. Working Dogs: \$100,000
    - i. Flood, SFHA: Building: Max available NFIP Limit (\$500,000)
    - ii. Contents: Max available NFIP Limit (\$500,000)
  - c. Named Storm, High Hazard: \$500,000
4. Crime: None
5. Pollution Liability: None
6. Cyber: \$0
7. Non-Owned Aircraft: None

**Coverage to be purchased from a commercial insurer**

The Insurance Fund Commission does not purchase commercial insurance.

**Reinsurance to be purchased**

The Insurance Fund Commission does not purchase reinsurance.

**The amount of unpaid claims to be established**

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Fund

Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Fund Commission also establishes reserves recommended by the Insurance Fund Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Fund Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Fund Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Fund Commission either directly or through the NJC.

### **The method of assessing contributions to be paid by each member of the Insurance Fund Commission when applicable**

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Fund Commission year by line of coverage and for each prior Insurance Fund Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Fund Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Fund Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Fund Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Fund Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Fund Commission account by Insurance Fund Commission year for each type of coverage in which the member participates.

If a member entity becomes a member of the Insurance Fund Commission or elects to participate in a line of coverage after the start of the Insurance Fund Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Fund Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Fund Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Fund Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Fund Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, should the Insurance Fund Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Fund Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Fund Commission's Governing Body.

### **Procedures governing loss adjustment and legal expenses**

The Insurance Fund Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Fund Commission Attorney, the NJC's attorney's office, as well as the claims

department of the NJC's major excess insurers (i.e. Munich and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Fund Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Fund Commission's claims process.

To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms, which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Fund Commission Attorney, as well as, the various firms which audit the claims adjusters.

**Procedures for the closure of Insurance Fund Commission years, including the maintenance of all relevant accounting records**

Not applicable.

**Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

The general approach in estimating the loss reserves of the Insurance Fund Commission is to project ultimate losses for each Insurance Fund Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Fund Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Fund Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

**The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22**

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Fund Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Fund Commission meeting would result in the loss of a

discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 17 day of February, 2022.

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**COMMISSION CHAIRPERSON**

**ATTEST:**

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**COMMISSION VICE CHAIRPERSON**