

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: February 17, 2022 Open Minutes.....Appendix I**
February 17, 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 2-18

- TREASURER – Julie Tarrant**
Resolution 24-22 March Bills List – Motion (Roll Call Vote).....Page 19
Treasurer's Reports Pages 20-21

- CLAIMS ADMINISTRATOR– QVAL LYNX Pages 22-25**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report..... Pages 26-34

- 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 25-22 Closed Session.....Page 35

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

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [April 21, 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: March 17, 2022
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

☐ Certificate of Insurance Issuance Report (Page 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 February. There were (6) six certificate of insurances issued during the month.

☐ Motion to approve the certificate of insurance report

☐ Workers Compensation Claims TTD Payments - Last month we discussed TTD payments the County issues for the first 60 days of an employee’s WC leave. We also had an internal meeting with Chair Greitz, Commission Treasurer, Ms. DePaola, Ms. Kontomanolis and the Perma Claims Team. We will discuss again at the meeting to see how the County wants to proceed.

☐ NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-9) – The NJCE conducted the Reorganization Meeting on February 24, 2022. Included in the agenda on pages 5-9 is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom.

☐ 2022 Budget Delta (Appendix II & Page 10) – The NJCE Finance Committee met on February 22, 2022 to discuss the 2022 Budget Delta in the amount of \$744,455. NJCE Board of Commissioners accepted the recommendation of the Finance Committee to charge an additional premium to cover the delta. Included in Appendix II of the agenda is a copy of the agenda explaining the 2022 Budget Delta and the payment options for the member Counties and Insurance Commissions. Also included in the agenda on page 10 is the Ancillary Coverages Reconciliation to Actual for the members of the Ocean County Insurance Fund Commission. The Fund Office will confirm the payment option with each member entity. Executive Director will review the delta in more detail during the meeting.

☐ Key Tasks for 2022 (Pages 11-12) – Included in the agenda on pages 11-12 is a copy of the Key Tasks for 2022 prepared by the NJCE Underwriting Manager. The NJCE Underwriting Manager will review the list.

☐ OCIFC Financial Fast Track (Page 13) – Included in the agenda on page 13 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2021** there is a statutory

surplus of **\$40,675**. Line 10 of the report, “Investment in Joint Venture” is the Ocean County Insurance Fund Commission’s share of the equity in the NJCE. OCIFC’s equity in the NJCE as of **December 31, 2021** is **\$707,567**. The cash amount is **\$6,747,450**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 14-16)** – Included in the agenda on pages 14-16 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2021** the NJCE has a surplus of **\$14,368,342**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$30,590,981**.

- ❑ **Claims Tracking Reports (Pages 17-18)** – The claims tracking reports are on pages 17-18 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of December 31, 2021 with the Commission.

- ❑ **Defense Counsel Billing Procedures** – The County has decided that all Defense Counsel Billings should be processed as noted below. Commission Attorney’s office is sending confirming letters to all defense attorneys of the following procedure:
 - **General Liability** matters will be submitted to Antoinette DePaola @ OC Risk Management. Her office will review and then submit to Karen Berenato at Qual Lynx for payment processing.
 - **Worker’s Compensation** will be submitted directly to Kim Delaurentis at Qual-Lynx for payment processing.

- ❑ **AvaSci Technology** - A NJCE Member County is using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers’ compensation claims. AvaSci provided a virtual demonstration during the Best Practices Webinar and provided an in-person demonstration to representatives of Gloucester and Cumberland Counties. Executive Director will be reaching out to the Counties to determine their interest for an in person demonstration.

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 - Thorton Recreation Center/ I - Ocean County Board of Health	Community Center - Little Egg Harbor 665 Radio Road Tuckerton, NJ 08087	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 Evidence of Insurance as respects to Vaccination Clinics	2/2/2022 #3279373	GL AU EX WC OTH
H - Township of Toms River I - County of Ocean	810 Warren Point Rd. Toms River, NJ 08753	RE: Crime Victims' Rights Week 5k 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 Crime Victims' Rights Week 5k Run/Walk at Winding River Park, Toms River NJ. Sponsored by the Ocean County Prosecutor's Office. Being held during the current calendar year.	2/3/2022 #3279524	GL AU EX WC OTH
H - New Jersey Historical Commission I - County of Ocean	County History Partnership Program 33 West State Street Trenton, NJ 08608	RE: Grant #HC-CHPP-2021-00003 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant #HC-CHPP-2022-00011	2/8/2022 #3306242	GL AU EX WC OTH
H - Evidence of Insurance I - County of Ocean		Evidence of Insurance as respects to the Ocean County Library staff to attend various Outreach Programs throughout the current calendar year.	2/17/2022 #3314747	GL AU EX WC OTH
H - Seaside Heights Community Center I - Ocean County Board of Health	1000 Bay Ave Seaside Heights, NJ	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 Evidence of Insurance as respects to Vaccination Clinic taking place during the current calendar year.	2/22/2022 #3316624	GL AU EX WC OTH
H - Evidence of Insurance I - Ocean County Board of Health		Evidence of Insurance.	2/23/2022 #3316878	GL AU EX WC OTH
Total # of Holders: 6				



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: February 24, 2022
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: February 24, 2022 Reorganization Meeting

2022 Reorganization: The NJCE conducted its 2022 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2022 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2022 and 2023 Reorganization to be held at **9:30AM virtually** until further notice.

- April 28, 2022
- June 23, 2022
- September 22, 2022
- October 27, 2022
- November 17, 2022
- February 23, 2023 – *2023 Reorganization*

Finance Sub-Committee – 2022 Budget Delta: The Finance Sub-committee met on Tuesday, February 22, 2022; copies of the committee agenda were included in the agenda for information.

Executive Director reported the 2022 renewal at the expiring program structure, where available, resulted in higher member premiums for ancillary coverage lines primarily the Cyber Liability, Pollution Liability, medical malpractice and POL/EPL where applicable. These coverage lines are not part of the excess program and are elective, commercially insured coverages and are a pass-through in the NJCE budget. The total 2022 budget delta for ancillary coverage lines is \$744,455; an exhibit in the committee agenda provided the delta amount by Commission or County member-entity.

Executive Director said the sub-committee reviewed three payment options to address the delta:

1. 100% of the 2022 additional premium as a 3rd installment in mid-September 2022.
2. 100% of the 2022 additional premium as part of the 1st installment of 2023.
3. 40% of the 2022 additional premium as a 3rd installment in September 2022, 30% of the 2022 additional premium due in September 2023 and 30% of 2022 the additional premium due in September 2024.

Executive Director reported the sub-committee recommended each Commission or County member-entity determine which option would best meet budgetary needs. The Fund office will confirm the option with each Commission or County member-entity.

Professional Contracts/Services/Competitive Contracts: Request for Proposals (RFPs_ for the positions of the Executive Director, Safety Director, and Underwriting Manager were issued December 22nd and responses were due back January 26th. In addition, an RFP was issued for Property Claims Administrator on January 10th and responses were due February 4th.

Fund Attorney reported Commissioner Buono, Commissioner Kessler and the Fund Treasurer reviewed the responses for all positions noting that each position received only one response. Fund Attorney prepared resolutions authorizing award of contracts to the below vendors for the contract period February 2022 thru February 2025, which were adopted by the Board of Fund Commissioners:

- Executive Director/Administrator – PERMA Risk Management Services
- Underwriting Manager – Conner Strong & Buckelew Companies, Inc.
- Safety Director – J.A. Montgomery Risk Control Services
- Excess Property Claims Administrator – Scibal Associates Inc. t/a Qual-Lynx

The following services were procured via Competitive contract and were authorized for a one year term. Auditor and Litigation Manager will expire on or about April, 30, 2022. Payroll Auditor and Actuary will expire on or about June 30, 2022. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and to act.

Origami - Online Underwriting & Claims Platform: In June 2018, the Board authorized the Executive Director's to contract directly with Origami to provide NJCE members with an online underwriting and claims database. Executive Director reported the Origami contract is expiring in March 2022 and PERMA completed the contract renewal with Origami.

NJCE Financial Fast Track: Executive Director reported the December 31, 2021 Fast Track will be available for the next meeting.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

NJCE Committees:

Cyber Task Force: A meeting of this task force is scheduled for Friday, March 11, 2022 to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Those Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

Cyber Task Force issues notifications to members on cyber-related issues. Submitted as part of the agenda was a story focusing on Third Party Vulnerabilities, which is one of the top three causes of a cyber-claim.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee has been scheduled for Thursday, March 17, 2022 at 1:30pm.

Stradley Ronon was awarded the services of Technical Service Writer on November 18, 2021. The need for the Technical Services Writer originated from a suggestion coming out of the NJCE Coverage Committee and part of his contractual service is to draft manuscript policies for retained layers of the program.

Safety Committee: In a prior meeting the Board of Fund Commissioners agreed there was a need for a Safety Committee at the NJCE level to compliment the member safety committees. Safety Director submitted a draft copy of the Safety Committee Charter for review and comment, which will be presented for approval at the April meeting. The Fund office will work with the Safety Director on committee members; we are asking each member county and their affiliated entities to appoint a representative to the NJCE Safety Committee. The first meeting of the Safety Committee will be scheduled for mid-May.

Hurricane Ida and Covid-19 Claims Update: Executive Director said the Fund office continues to monitor 2020, 2021 and current COVID-19 and Hurricane Ida claim activity. A quick overview of the # of claims and incurred amounts was provided.

AvaSci Technology: An NJCE Member County is using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers' compensation claims. AvaSci provided a virtual demonstration during the Best Practices Webinar and will be providing an in-person demonstration to a member in March. The Fund Office will reach out to the Counties to determine their interest for an in-person demonstration.

NJAC 2022 Reorganization: Deputy Executive Director attended the NJAC Reorganization Meeting on January 28, 2022 in Trenton. Congratulations to Commissioner Teri O'Connor, Monmouth County Administrator on her appointment as the NJAC 81st President.

NJCE Claims Summit: On Tuesday, February 22, 2022, PERMA hosted a Third Party Administrator (TPA) Summit via a webinar for all local member TPAs and interested individuals. Topics included changes to the NJCE program, reporting requirements, COVID-19 updates, Cyber claims and excess reporting.

2022 MEL, MRHIF & NJCE Educational Seminar: The 11th Annual Educational Seminar will be held virtually over two sessions on 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. Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the April 29th Seminar and will be discussing The Local Government Ethics Law. Interested participants may contact the Fund office to register.

Membership Chart: PERMA and its marketing team updated the NJCE JIF membership chart. Included as part of this report is the membership as of January 2022.

2022 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Underwriting Manager Report

2022 NJCE Excess Renewal Overview and Changes: The Underwriting Manager has completed the 2022 Renewal marketing and submitted a Renewal Overview presentation summarizing the changes. Two webinars were held to provide review of the renewal and a recording of the webinar was posted to the Fund's website – www.njce.org.

In addition, Underwriting Manager submitted a report of Key Tasks that include additional questions and information needed such as certain jail policies & procedures, multifactor authentication (MFA) as a layer of cyber liability protection for sign in and ownership of drones. This information will be requested via separate emails from the Underwriting Manager's office and/or the Fund office.

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2022 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from December 2021 to February 2022.

Safety Director reported several members participated in the 2021 Safety Grant, which provided a total of \$50,000 reimbursement of safety items or services used to assist in controlling the frequency and severity of general liability claims. Safety Director reported notification on the 2022 Safety Grant will be distributed to members and discussed at County Safety Committee meetings.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2022.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 28, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2010

CAMDEN COUNTY INSURANCE COMMISSION

Camden County, Camden County College, Camden County Board of Social Services, Camden County Utilities Authority, Camden County Health Services, Camden County Pollution Control Financing Authority (6/2010), Camden County Improvement Authority (1/2011), Camden County Dept. of Police Services (4/2013)

GLOUCESTER COUNTY INSURANCE COMMISSION

Gloucester County, Rowan College of South Jersey, Gloucester County Improvement Authority, Gloucester County Utilities Authority, Gloucester County Library

2011

UNION COUNTY INSURANCE FUND COMMISSION

Union County

2012

BURLINGTON COUNTY INSURANCE COMMISSION

Burlington County, Burlington County Bridge Commission, Burlington County Board of Social Services, Rowan College at Burlington County (7/2018), Burlington County Special Services School District (7/1/2021), Burlington County Institute of Technology (7/1/2021)

CUMBERLAND COUNTY INSURANCE COMMISSION

Cumberland County, Cumberland County Improvement Authority, Cumberland County Utilities Authority (1/2014)

2014

HUDSON COUNTY

MERCER COUNTY INSURANCE FUND COMMISSION

Mercer County, Mercer County Improvement Authority (7/2014)

OCEAN COUNTY INSURANCE COMMISSION*

Ocean County, Ocean County Utility Authority (9/2021), Ocean County Boss (9/2021), Ocean County Library (9/2021), Ocean County Mosquito Control (9/2021), Ocean County Board of Health (12/2021)

2015

ATLANTIC COUNTY INSURANCE COMMISSION

Atlantic County Insurance Commission, Atlantic County, Atlantic County Utilities Authority, Atlantic County Improvement Authority

2019

MONMOUTH COUNTY



*Ocean County formed as an
Insurance Commission as of
2021
Updated: 1/2022

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
Fund Year 2022 - Ancilliary Coverages Reconciliation to Actual : By Member Entity

MEM_ID
 NJC026

Member Name	Comission	Crime Program	Pollution Liability	Cyber Liability	Aviation	Total
Ocean County	OCIC					
Certified		16,984	10,616	70,000	4,092	101,692
Actual		<u>17,014</u>	<u>19,081</u>	<u>94,031</u>	<u>3,462</u>	<u>133,588</u>
Difference (Certified - Actual)		(30)	(8,465)	(24,031)	630	(31,896)
Ocean County Breakout						
Ocean County						
Certified		10,980		63,648	4,092	78,720
Actual		<u>10,999</u>		<u>85,499</u>	<u>3,462</u>	<u>99,960</u>
Difference (Certified - Actual)		(19)		(21,851)	630	(21,240)
Ocean County Library						
Certified		4,498		4,557		9,055
Actual		<u>4,506</u>		<u>6,121</u>		<u>10,627</u>
Difference (Certified - Actual)		(8)		(1,564)		(1,572)
Ocean County Mosquito Commission						
Certified		1,506	10,616	1,795		13,917
Actual		<u>1,509</u>	<u>19,081</u>	<u>2,411</u>		<u>23,001</u>
Difference (Certified - Actual)		(3)	(8,465)	(616)		(9,084)

3/11/2022

Key Tasks for 2022

Property

Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.

- Complete COPE (Construction, Occupancy, Protections and Exposures) 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. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for "historical" valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal 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 potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.

■ Key Tasks for 2022

Cyber

Work with your IT team, and reach out to the Underwriting Manager with any specific questions.

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- 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 are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
 - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	836,179	7,609,213	0	7,609,213
2.	CLAIM EXPENSES				
	Paid Claims	578,610	1,013,408	0	1,013,408
	Case Reserves	(445,302)	1,795,214	0	1,795,214
	IBNR	1,428,191	3,923,681	0	3,923,681
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(233,295)	(233,295)	0	(233,295)
	TOTAL CLAIMS	1,328,204	6,499,008	0	6,499,008
3.	EXPENSES				
	Excess Premiums	175,975	1,667,376	0	1,667,376
	Administrative	13,359	124,233	0	124,233
	TOTAL EXPENSES	189,335	1,791,609	0	1,791,609
4.	UNDERWRITING PROFIT (1-2-3)	(681,359)	(681,404)	0	(681,404)
5.	INVESTMENT INCOME	1,827	14,512	0	14,512
6.	PROFIT (4 + 5)	(679,532)	(666,892)	0	(666,892)
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	0	707,567	0	707,567
11.	SURPLUS (6 + 7 + 8 - 9)	(679,532)	40,675	0	40,675
SURPLUS (DEFICITS) BY FUND YEAR					
	2021	(679,532)	40,675		40,675
TOTAL SURPLUS (DEFICITS)		(679,532)	40,675	0	40,675
TOTAL CASH					6,747,450
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	578,610	1,013,408		1,013,408
	Case Reserves	(445,302)	1,795,214		1,795,214
	IBNR	1,428,191	3,923,681		3,923,681
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(233,295)	(233,295)		(233,295)
	TOTAL FY 2021 CLAIMS	1,328,204	6,499,008	0	6,499,008
COMBINED TOTAL CLAIMS		1,328,204	6,499,008	0	6,499,008
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	December 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,320,936	27,851,231	188,496,467	216,347,698
2.	CLAIM EXPENSES				
	Paid Claims	124,969	1,908,285	7,089,259	8,997,544
	Case Reserves	(50,942)	1,935,863	9,041,576	10,977,439
	IBNR	(2,801,897)	1,898,183	9,477,682	11,375,865
	Discounted Claim Value	232,152	(61,474)	(1,855,299)	(1,916,773)
	Excess Recoveries	804,332	(101,192)	(1,286,205)	(1,387,397)
	TOTAL CLAIMS	(1,691,386)	5,579,665	22,467,013	28,046,678
3.	EXPENSES				
	Excess Premiums	1,640,180	20,493,776	132,722,487	153,216,264
	Administrative	218,277	2,063,691	14,328,278	16,391,969
	TOTAL EXPENSES	1,858,457	22,557,467	147,050,765	169,608,233
4.	UNDERWRITING PROFIT (1-2-3)	2,153,865	(285,901)	18,978,689	18,692,787
5.	INVESTMENT INCOME	(22,738)	(27,907)	1,561,013	1,533,106
6.	PROFIT (4+5)	2,131,128	(313,809)	20,539,702	20,225,893
7.	Dividend	750,000	750,000	5,107,551	5,857,551
8.	SURPLUS (6-7)	1,381,128	(1,063,809)	15,432,151	14,368,342
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(150,240)	(150,227)	313,887	163,660
	2011	(150,316)	(150,224)	817,021	666,797
	2012	(75,673)	(85,445)	775,737	690,291
	2013	(148,635)	(112,507)	1,435,473	1,322,965
	2014	(166,376)	(47,582)	2,370,698	2,323,116
	2015	281,667	171,767	1,465,627	1,637,394
	2016	(295,674)	(789,644)	2,615,331	1,825,687
	2017	196,338	596,348	1,269,126	1,865,475
	2018	257,281	473,820	2,227,973	2,701,793
	2019	355,043	699,468	1,617,686	2,317,154
	2020	(799,745)	(1,739,486)	523,592	(1,215,894)
	2021	2,077,457	69,902		69,902
	TOTAL SURPLUS (DEFICITS)	1,381,128	(1,063,809)	15,432,150	14,368,341
	TOTAL CASH				30,590,981

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2021					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	0	171,840	171,840	
Case Reserves	0	0	(0)	(0)	
IBNR	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840	
FUND YEAR 2011					
Paid Claims	40	40	538,361	538,401	
Case Reserves	0	(100)	100	0	
IBNR	(100)	(65)	65	0	
Discounted Claim Value	3	10	(10)	(0)	
TOTAL FY 2011 CLAIMS	(57)	(115)	538,516	538,401	
FUND YEAR 2012					
Paid Claims	0	1,727	1,581,076	1,582,804	
Case Reserves	351	9,873	55,743	65,616	
IBNR	(584)	(1,194)	6,513	5,318	
Discounted Claim Value	275	(608)	(6,766)	(7,374)	
TOTAL FY 2012 CLAIMS	42	9,798	1,636,566	1,646,363	
FUND YEAR 2013					
Paid Claims	6,599	29,470	884,946	914,416	
Case Reserves	3,709	8,606	449,993	458,599	
IBNR	65,512	(0)	74,752	74,752	
Discounted Claim Value	(3,307)	(1,763)	(55,345)	(57,108)	
TOTAL FY 2013 CLAIMS	72,513	36,313	1,354,346	1,390,659	
FUND YEAR 2014					
Paid Claims	0	1,156	475,133	476,289	
Case Reserves	115,246	(80,035)	468,318	388,283	
IBNR	(100,510)	(38,455)	82,005	43,550	
Discounted Claim Value	(28)	13,164	(50,431)	(37,267)	
TOTAL FY 2014 CLAIMS	14,707	(104,170)	975,025	870,855	
FUND YEAR 2015					
Paid Claims	19,624	295,507	879,632	1,175,139	
Case Reserves	(214,092)	(509,948)	1,970,599	1,460,651	
IBNR	(100,981)	(4,400)	110,856	106,456	
Discounted Claim Value	11,872	45,032	(145,390)	(100,358)	
TOTAL FY 2015 CLAIMS	(283,577)	(173,809)	2,815,698	2,641,889	

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF		December 31, 2021		
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	8,367	166,210	678,557	844,767
Case Reserves	194,575	675,585	1,006,194	1,681,779
IBNR	(27,725)	(178,831)	233,390	54,558
Discounted Claim Value	(31,642)	(25,473)	(87,647)	(113,121)
TOTAL FY 2016 CLAIMS	143,574	637,490	1,830,493	2,467,984
FUND YEAR 2017				
Paid Claims	1,672	26,162	367,768	393,930
Case Reserves	(1)	(315,301)	1,687,621	1,372,320
IBNR	(222,347)	(395,327)	1,606,476	1,211,149
Discounted Claim Value	21,888	85,469	(221,332)	(135,864)
TOTAL FY 2017 CLAIMS	(198,789)	(598,997)	3,440,532	2,841,535
FUND YEAR 2018				
Paid Claims	(590)	384,758	358,016	742,774
Case Reserves	(102,576)	(179,775)	563,782	384,006
IBNR	(189,426)	(789,511)	1,803,479	1,013,968
Discounted Claim Value	33,003	108,094	(240,690)	(132,597)
TOTAL FY 2018 CLAIMS	(259,589)	(476,435)	2,484,586	2,008,151
FUND YEAR 2019				
Paid Claims	1,328	(31,180)	704,297	673,118
Case Reserves	9,671	506	589,734	590,241
IBNR	(405,118)	(765,301)	2,688,900	1,923,599
Discounted Claim Value	36,325	93,678	(357,356)	(263,678)
TOTAL FY 2019 CLAIMS	(357,795)	(702,296)	3,625,576	2,923,280
FUND YEAR 2020				
Paid Claims	5,240	186,373	449,634	636,007
Case Reserves	24,699	1,228,543	2,249,493	3,478,036
IBNR	(40,412)	278,615	2,871,245	3,149,860
Discounted Claim Value	3,256	142,911	(690,332)	(547,421)
Excess Recoveries	804,332	(101,192)	(1,286,205)	(1,387,397)
TOTAL FY 2020 CLAIMS	797,114	1,735,250	3,593,835	5,329,085
FUND YEAR 2021				
Paid Claims	82,690	848,061		848,061
Case Reserves	(82,522)	1,097,909		1,097,909
IBNR	(1,780,206)	3,792,655		3,792,655
Discounted Claim Value	160,509	(521,987)		(521,987)
TOTAL FY 2021 CLAIMS	(1,619,530)	5,216,637	0	5,216,637
COMBINED TOTAL CLAIMS	(1,691,386)	5,579,665	22,467,013	28,046,678

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,387,397 due from the reinsurer for COVID-19 WC claims.

Ocean County Insurance Commission		
CLAIM ACTIVITY REPORT		
As of December 31, 2021		
COVERAGE LINE- PROPERTY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
December-21	0	0
November-21	0	0
NET CHGE	0	0
Limited Reserves		\$0
Year	2021	TOTAL
December-21	\$0	\$0
November-21	\$0	\$0
NET CHGE	\$0	\$0
Ltd Incurred	\$0	\$0
COVERAGE LINE- GENERAL LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
December-21	44	44
November-21	42	42
NET CHGE	-2	-2
Limited Reserves		\$2,590
Year	2021	TOTAL
December-21	\$103,912	\$103,912
November-21	\$108,775	\$108,775
NET CHGE	\$4,863	\$4,863
Ltd Incurred	\$112,843	\$112,843
COVERAGE LINE- AUTO LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
December-21	5	5
November-21	5	5
NET CHGE	0	0
Limited Reserves		\$1,498
Year	2021	TOTAL
December-21	\$6,488	\$6,488
November-21	\$7,488	\$7,488
NET CHGE	\$1,000	\$1,000
Ltd Incurred	\$23,638	\$23,638
COVERAGE LINE- WORKERS COMP.		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
December-21	107	107
November-21	94	94
NET CHGE	-13	-13
Limited Reserves		\$22,571
Year	2021	TOTAL
December-21	\$1,691,497	\$1,691,497
November-21	\$2,121,653	\$2,121,653
NET CHGE	\$430,155	\$430,155
Ltd Incurred	\$2,733,257	\$2,733,257
TOTAL ALL LINES COMBINED		
CLAIM COUNT - OPEN CLAIMS		
Year	2021	TOTAL
December-21	156	156
November-21	141	141
NET CHGE	-15	-15
Limited Reserves		\$15,872
Year	2021	TOTAL
December-21	\$1,801,898	\$1,801,898
November-21	\$2,237,916	\$2,237,916
NET CHGE	\$436,018	\$436,018
Ltd Incurred	\$2,869,738	\$2,869,738

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF December 31, 2021

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		12	MONTH	Last Month		11	MONTH	Last Year		0	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	184,664	0	0	0.00%	175,870	95.24%	0	0	0.00%	158,811	86.00%			N/A	N/A	N/A
GEN LIABILITY	541,012	112,843	112,843	20.86%	325,577	60.18%	117,119	117,119	21.65%	265,096	49.00%			N/A	N/A	N/A
AUTO LIABILITY	74,552	23,638	23,638	31.71%	38,146	51.17%	23,638	23,638	31.71%	33,548	45.00%			N/A	N/A	N/A
WORKER'S COMP	5,014,620	2,733,257	2,733,257	54.51%	3,213,058	64.07%	2,587,826	2,587,826	51.61%	2,607,602	52.00%			N/A	N/A	N/A
TOTAL ALL LINES	5,814,848	2,869,738	2,869,738	49.35%	3,752,652	64.54%	2,728,583	2,728,583	46.92%	3,065,058	52.71%	0	0	N/A	N/A	N/A

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 24-22

MARCH 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

2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001034			
001034	NEW JERSEY COUNTIES EXCESS JIF	NJCE JIF - 2022 1ST INSTALLMENT	2,556,532.14
			2,556,532.14
001035			
001035	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES - OC LEG. 3/22	21,658.02
001035	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 3/22	2,662.50
			24,320.52
001036			
001036	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/22	4.54
001036	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 3/22	13,609.75
			13,614.29
001037			
001037	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 3/22	1,666.66
			1,666.66
001038			
001038	JULIE N. TARRANT	TREASURER FEES 3/22	416.66
			416.66
001039			
001039	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 2/22	1,343.10
			1,343.10
001040			
001040	CONNER STRONG & BUCKELEW	RISK MANAGER CONSULTANT FEES 3/22	3,333.33
			3,333.33
001041			
001041	THE PRESS OF ATLANTIC CITY	ADVERTISE 2/22 MEETING SCHEDULE	24.00
			24.00
001042			
001042	ASBURY PARK PRESS	ACCT #ASB-0000003503 - MTG - 2.5.22	55.24
			55.24
		Total Payments FY 2022	2,601,305.94
		TOTAL PAYMENTS ALL FUND YEARS	2,601,305.94

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: December									
	Property	Liability	Auto	Worker's Com	NJ CEL	Admin			TOTAL
OPEN BALANCE	197,870.75	571,355.93	63,721.20	4,878,660.43	1,605,013.51	24,616.59	0.00	0.00	7,341,238.40
RECEIPTS									
Assessments	995.28	2,915.89	401.81	26,604.26	11,853.00	649.72	0.00	0.00	43,419.96
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	49.24	142.19	15.86	1,214.11	399.43	6.13	0.00	0.00	1,826.96
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	49.24	142.19	15.86	1,214.11	399.43	6.13	0.00	0.00	1,826.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,044.52	3,058.08	417.67	27,818.37	12,252.43	655.85	0.00	0.00	45,246.92
EXPENSES									
Claims Transfers	0.00	587.50	1,000.00	577,022.27	0.00	0.00	0.00	0.00	578,609.77
Expenses	0.00	0.00	0.00	0.00	0.00	17,006.03	0.00	0.00	17,006.03
Other *	0.00	0.00	0.00	0.00	43,419.96	0.00	0.00	0.00	43,419.96
TOTAL	0.00	587.50	1,000.00	577,022.27	43,419.96	17,006.03	0.00	0.00	639,035.76
END BALANCE	198,915.27	573,826.51	63,138.88	4,329,456.52	1,573,845.98	8,266.40	0.00	0.00	6,747,449.56

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH		December		
CURRENT FUND YEAR		2021		
		Description:	Investors Admin	Investors Claim
		ID Number:		
		Maturity (Yrs)		
		Purchase Yield:		
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance		\$7,341,238.38	6775415.02	565823.36
Opening Interest Accrual Balance		\$0.00	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$1,826.95	\$1,685.00	\$141.95
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	\$1,826.95	\$1,685.00	\$141.95
9	Deposits - Purchases	\$500,000.00	\$0.00	\$500,000.00
10	(Withdrawals - Sales)	-\$1,095,615.80	-\$517,006.03	-\$578,609.77
Ending Cash & Investment Balance		\$6,747,449.53	\$6,260,093.99	\$487,355.54
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$26,923.49	\$4,383.00	\$22,540.49
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$6,774,373.02	\$6,264,476.99	\$509,896.03



Top 10 Providers
1/1/2022 – 2/28/2022

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
COMMUNITY MEDICAL CENTER INC	5	\$14,259.54
ORTHOPAEDICS NEW JERSEY, LLC	33	\$13,557.49
JERSEY SHORE UNIVERSITY MEDICAL CENTER	3	\$11,645.58
NORTHERN MONMOUTH REGIONAL SURG CTR	1	\$10,058.50
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	24	\$8,661.42
NEUROBEHAVIORAL REHABILITATION	2	\$6,970.14
JFK JOHNSON REHABILITATION INSTITUTE	1	\$5,299.11
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	2	\$3,918.97
TOMS RIVER AMBULATORY ANESTHESIA LLC	1	\$3,628.75
NEW JERSEY HEALTHCARE SPECIALISTS PC	1	\$3,560.70
Grand Total	73	\$81,560.20

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
SHORE SPINE AND PAIN LLC	5	\$95,900.00
RIVERVIEW MEDICAL CENTER	1	\$23,083.79
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	47	\$13,531.82
ORTHOPAEDICS NEW JERSEY, LLC	43	\$9,540.33
NORTHERN MONMOUTH REGIONAL SURG CTR	2	\$6,114.80
NEUROBEHAVIORAL REHABILITATION	14	\$6,035.00
MSC GROUP INC	2	\$5,334.38
THE PLASTIC SURGERY CENTER PA	3	\$4,753.50
ATLANTICARE SURGERY CENTER - OCEAN	1	\$4,135.07
MONMOUTH MEDICAL CENTER	1	\$3,529.61
Grand Total	119	\$171,958.30



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%
February	81	\$123,620.24	\$59,151.12	\$64,469.12	52%	\$11,595.11	98%
Grand Total	141	\$244,840.21	\$104,385.65	\$140,454.56	57%	\$25,272.55	98%

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%



OCEAN COUNTY – LEGACY

2022 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT
January	103	\$95,721.16	\$45,592.80	\$50,128.36	52%	\$7,734.74
February	125	\$344,030.84	\$162,827.26	\$181,203.58	53%	\$29,987.68
Grand Total	228	\$439,752.00	\$208,420.06	\$231,331.94	53%	\$37,722.42

2021 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT
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
Grand Total	2235	3,622,505.43	1,292,801.49	2,410,703.94	67%	377,079.29



OCEAN COUNTY INSURANCE FUND COMMISSION

**ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
1/1/2022 – 2/28/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	70	12	26	108
February	13	20	8	41
Grand Total	83	32	34	149

**WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
COVID-19 CLAIMS
1/1/2022 – 2/28/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	47		17	64
February	12	2	5	19
Grand Total	59	2	22	83

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: March 9, 2022
DATE OF MEETING: March 17, 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 mgenna@jamontgomery.com</p>		<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>

February - March 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 10:** Attended the OCIFC Claims Committee meeting via teleconference.
- **February 17:** Attended the OCIFC meeting via teleconference.
- **March 8:** Attended the OCIFC Safety Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 10:** Plan to attend the OCIFC Claims Committee meeting via teleconference.
- **March 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 – April Live Safety Training Schedule and In-Person Training Request Announcement – February 14.
- NJCE JIF - SD Bulletin: Understanding Fall Protection Equipment Warranty Requirements – February 16.
- NJCE JIF - JAMC LE Message: POAC Autism Shield Training - February 16.
- NJCE JIF - SD Bulletin: Office Safety and Workstation Ergonomics – February 28.
- NJCE JIF - Live Safety Training – May 2022 Registration Now Open – March 3.
- NJCE JIF - JAMC LE Bulletin - Care of Pregnant Inmates and Dignity for Incarcerated Primary Caretakers Act – March 9 (sent to Jail Wardens).

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 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 the NJCE JIF 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 (5-6 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 March thru May 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.**

MSI-NJCE EXPOS

In addition, there are NJCE Expos (in-person training) 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)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
 - Ethics for NJ Government Employees (2 hour)
 - Practical Leadership – 21 Irrefutable Laws (2 hour)

2022 Expo Schedule

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
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.

(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; 877 398-3046)

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF has created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Classes will be offered through the Live Safety Training Monthly Schedules on the njce.org site (<https://njce.org/safety/safety-webinars/>) and will include a combination of virtual and in-person* options via Expos at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the NJCE Leadership Academy. ***Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow. Thank you***

There will be Open Enrollment periods to register to take part in the Safety Leadership program. For Open Enrollment dates and more information regarding the Leadership Program please visit: <https://njce.org/safety/njce-leadership-academy/>



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 logon 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; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/njce/entities/njce/logon.htm>

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a live 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.

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

DATE	TRAINING TOPIC	TIME
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	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
3/10/22	Work Zone: Temporary Traffic Control	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
3/22/22	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
4/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/1/22	Hearing Conservation	1:00 - 2:00 pm
4/4/22	Shop & Tool Safety	8:30 - 9:30 am
4/4/22	Chain Saw Safety	10:00 - 11:00 am
4/5/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
4/5/22	Back Safety / Material Handling	11:00 - 12:00 pm
4/5/22	Mower Safety	1:00 - 2:00 pm
4/6/22	MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee) *	8:30 - 10:30 am
4/6/22	MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	10:30 - 12:30 pm
4/7/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/7/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/7/22	HazCom w/GHS	1:00 - 2:30 pm
4/8/22	Heavy Equipment - General Safety	8:30 - 10:30 am
4/8/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm

4/11/22	Flagger Skills and Safety	8:30 - 9:30 am
4/11/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
4/11/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
4/11/22	Dealing with Difficult People	1:00 - 3:00 pm
4/12/22	Preparing for the Unspeakable	9:00 - 10:30 am
4/12/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
4/13/22	HazCom w/GHS	8:30 - 10:00 am
4/13/22	Fall Protection Awareness	1:00 - 3:00 pm
4/14/22	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	Chipper Safety	8:30 - 9:30 am
4/14/22	Hearing Conservation	10:00 - 11:00 am
4/14/22	Introduction to Management Skills	12:30 - 2:30 pm
4/15/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
4/15/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/18/22	Playground Safety Inspections	8:30 - 10:30 am
4/18/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/22	Driving Safety Awareness	8:30 - 10:00 am
4/19/22	Fire Extinguisher	10:30 - 11:30 am
4/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/22	Employee Conduct and Violence in the Workplace	9:00 - 10:30 am
4/20/22	Shop & Tool Safety	11:00 - 12:00 pm
4/20/22	Back Safety / Material Handling	1:00 - 2:00 pm
4/21/22	HazCom w/GHS	8:30 - 10:00 am
4/21/22	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
4/21/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/22	Mower Safety	8:30 - 9:30 am
4/22/22	Fire Safety	11:00 - 12:00 pm
4/25/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
4/26/22	Power of Collaboration (JIF 101) *	9:00 - 2:00 pm w/lunch brk
4/26/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/22	Flagger Skills and Safety	11:00 - 12:00 pm
4/26/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/22	Shift Briefing Essentials	1:00 - 3:00 pm
4/28/22	Fire Safety	8:30 - 9:30 am
4/28/22	Fire Extinguisher	10:00 - 11:00 am
4/28/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
4/29/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/2/22	Shop & Tool Safety	8:30 - 9:30 am
5/2/22	HazCom w/GHS	10:00 - 11:30 am
5/2/22	Accident Investigation	1:00 - 3:00 pm

5/3/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/3/22	Back Safety / Material Handling	11:00 - 12:00 pm
5/3/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
5/4/22	MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)	8:30 - 12:30 pm
5/4/22	MSI Expo 2022: Excavation, Trenching, and Shoring	8:30 - 12:30 pm
5/4/22	MSI Expo 2022: Flagger and Work Zone Safety	8:30 - 12:30 pm
5/4/22	MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee)	8:30 - 10:30 am
5/4/22	MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)	10:30 - 12:30 pm
5/5/22	Sanitation/Recycling Safety	8:30 - 10:30 am
5/5/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
5/5/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
5/6/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
5/6/22	Mower Safety	1:00 - 2:00 pm
5/9/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
5/9/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
5/9/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
5/10/22	Preparing for First Amendment Audits	9:00 - 11:00 am
5/10/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/10/22	Hoists, Cranes and Rigging	1:00 - 3:00 pm
5/11/22	Hazard Identification: Making Your Observation Count	8:30 - 10:30 am
5/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/12/22	HazCom w/GHS	8:30 - 10:00 am
5/12/22	Hearing Conservation	10:30 - 11:30 am
5/13/22	Chain Saw Safety	8:30 - 9:30 am
5/13/22	Chipper Safety	10:00 - 11:00 am
5/16/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/17/22	Fire Safety	8:30 - 9:30 am
5/17/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/17/22	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
5/18/22	Flagger Skills and Safety	8:30 - 9:30 am
5/18/22	Fall Protection Awareness	10:00 - 12:00 pm
5/18/22	Public Employers: What You Need to Know	1:00 - 2:30 pm
5/19/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/19/22	Playground Safety Inspections	1:00 - 3:00 pm
5/20/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
5/20/22	Back Safety / Material Handling	10:00 - 11:00 am
5/20/22	Driving Safety Awareness	1:00 - 2:30 pm
5/23/22	Fire Safety	8:30 - 9:30 am
5/23/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/23/22	Hearing Conservation	1:00 - 2:00 pm
5/24/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am

5/24/22	Flagger Skills and Safety	11:00 - 12:00 pm
5/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/25/22	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
5/25/22	Work Zone: Temporary Traffic Controls	1:00 - 2:30 pm
5/26/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/26/22	Introduction to Communication Skills	12:30 - 2:30 pm
5/26/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
5/27/22	Housing Authority Sensibility	8:30 - 11:30 am
5/27/22	Shop & Tool Safety	1:00 - 2:00 pm
5/31/22	Mower Safety	8:30 - 9:30 am
5/31/22	HazCom w/GHS	10:00 - 11:30 am
5/31/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 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.

Zoom Training Registration:

- 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 cancellations 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. 25-22

**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: March 17, 2022

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – February 17, 2022
Telephonic Meeting
10:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Present
Michael Fiure	Present
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 Ed Cooney
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Mike Brosnan Paul Shives

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
Colleen Golin, Esq., Ocean County Board of Social Services
Peter Van Dyke, Esq., Kelaher, Van Dyke & Moriarty
Pauline Kontomanolis, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JANUARY 20, 2022

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF JANUARY 20, 2022

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan said he was from J. A. Montgomery on behalf of Glenn Prince. Mr. Brosnan reported the Safety and Accident Review Committee last met on December 14, 2021 at 1:30 PM. Mr. Brosnan advised the next meeting would be conducted on March 8 at 1:30 PM via Zoom. Mr. Brosnan said Mr. Prince would co-ordinate the agenda with Ms. DePaola prior to the meeting. Mr. Brosnan reported the meeting would include some available training, Safety Director Bulletins and information on the Munich Re Safety Grant. Mr. Brosnan completed his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported all of the PARS were reviewed during the Claims Committee Meeting last week. Ms. Conicella advised it was decided that we just vote on the PARS based on the recommendation of the Claims Committee and would not present the claims again during closed session. Ms. Conicella said there was however, another matter to discuss during closed session. Ms. Conicella then requested a motion to approve the PARS as discussed during the Claim Committee of Meeting of February 10, 2022.

Chairman Greitz explained to Commissioner Fiure and Commissioner Gunther the Claim Committee did review the claims and asked if they were alright approving the claims based on the Committee's recommendation. Chairman Greitz noted if there was a particular claim they wanted to review we could pull that one out and continue to discuss during closed session. Commissioner Fiure said he did not need to since that was the purpose of the Claims Committee and he would take their recommendation, however if there was obviously something of importance it would be presented to the full Commission. Commissioner Gunther agreed.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 10, 2022

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had a few action items.

2022 PLAN OF RISK MANAGEMENT: Executive Director reported the Plan of Risk Management was attached in Appendix II of the agenda. Executive Director explained the Plan was an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions and claims payment authority. Executive Director noted the changes were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 21-22 Plan of Risk Management.

MOTION TO APPROVE RESOLUTION 21-22 PLAN OF RISK MANAGEMENT

Moved: Commissioner Fiure
Second: Commissioner Gunther
Roll Call Vote: 3 Yes, 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 January which was included in the agenda. Executive Director advised there were (2) two certificate of insurances issued during the month.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

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

WORKERS COMPENSATION CLAIMS TTD PAYMENTS: Executive Director reported the County makes TTD payments for the first 60 days of an employee’s WC leave. Executive Director advised the payments were added to the Commission’s records by Qual-Lynx manually as “vouchers”. Executive Director said 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. Executive Director reported the Commission Treasurer met with the Actuary and Perma; and all agreed this process should be discontinued so that the Insurance Commission’s records accurately reflect only payments made by the Insurance Commission. Executive Director said this process did not affect the financials for the Insurance Commission. After a brief discussion it was agreed that this item would be tabled and discussed internally to figure out a mechanism to handle the payments.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE was scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the Financial Fast Tracks were not available and would appear in the next agenda.

2022 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director advised the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. Executive Director noted the Limit Schematics were also posted to the site. Executive Director said if anyone had any difficulty in accessing the website, they should contact the Fund Office.

2022 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported 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. Executive Director advised the first installment was due on March 15, 2022. Executive Director noted future assessments were due on May 15, 2022 and October 15, 2022.

2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 11th Annual Educational Seminar would be held virtually again this year. Executive Director advised this year there would be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. Executive Director noted the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director advised the agenda included more information and if you had any questions or needed assistance in registering to contact Cathy Dodd, cdodd@permainc.com

NJCE JIF CYBER TASK FORCE: Executive Director referred to a copy of an article that focused on Third Party Vulnerabilities, which was one of the top 3 causes of claims. Executive Director said there were four stories we have experienced and the article finished with which NJCE's Cyber Program that directly addressed the four claim examples.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant reported she reviewed the February Bills List and requested a motion to approve Resolution 22-22, February Bills List in the amount of \$67,799.13.

MOTION TO APPROVE RESOLUTION 22-22 FEBRUARY BILLS LIST

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

Ms. Tarrant advised she reviewed the Library's questions and will be contacting Mr. Hrubash and Ms. Dodd later.

CLAIMS ADMINISTRATOR: Ms. Beatty advised the agenda included the Top 10 Providers for the Commission and Legacy Claims. Ms. Beatty said the report was only for a month so it was not

meaningfully right now but would certainly keep an eye on it. Ms. Beatty referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report was for the month of January and there was an overall savings 63% and a PPO Penetration Rate of 98%. Ms. Beatty reported the agenda also included a 2022 Cumulative Savings Summary for the Legacy claims and there was a savings of 63%. Ms. Beatty advised she was not reporting on the PPO Penetration Rate for the Legacy Claims as some people were out of state, but if the Committee would like to see it, she could add along with any other managed care reports. Ms. Beatty concluded her report unless anyone had any questions.

RISK MANAGERS REPORT: Ms. Sander said she hoped everyone had an opportunity to attend the coverage seminar hosted by PERMA and the NJCE Underwriting Manager. Ms. Sander advised the Limit Schematics have been released to Qual Lynx and to PERMA. Ms. Sander reported she could review those at another session to see what coverage the County has and does not have. Ms. Sander said she did hear from Mr. Fiure regarding the contract insurance requirements and they would be addressed at a meeting tomorrow. Ms. Sander advised she would regroup again on the requirements. Ms. Sander concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Brosnan advised the January through February Risk Control Activity report was included in the agenda. Mr. Brosnan referred to a list of the Safety Director Bulletins that were sent out. Mr. Brosnan reported the agenda also included information regarding accessing the media library which included a library of DVD topics if anybody was still using DVD's for training purposes. Mr. Brosnan said there was also information on accessing the online streaming video service which was an on demand service that could be used at the convenience of the agency or employee. Mr. Brosnan noted there were over 180 titles for viewing. Mr. Brosnan advised the next item was information on how to access the live safety training which was conducted primarily through zoom format along with a few sessions that were conducted live. Mr. Brosnan spoke about the NJCE Expos that were scheduled throughout the state in 2022 and reviewed the topics. Mr. Brosnan reviewed information on the Learning Management System and advised the agenda included the February through April Safety Training Schedule. Mr. Brosnan concluded his report unless anyone had any questions.

ATTORNEY: Ms. Sahradnik advised he did not have anything for open session, however there was an item for closed session.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Ms. Doderer advised she would like to send the Safety Director Report to her facilities department and staff, however, they could not access the links when it comes through in a pdf version. Mr. Brosnan said he would make arrangements to have it done today.

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

CLOSED SESSION: Resolution 23-22, Resolution for Closed Session.

MOTION FOR EXECUTIVE SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:26AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

Appendix II

Finance Committee Agenda



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

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

From: Joseph Hrubash, Executive Director

Subject: 2022 Delta and Key Takeaways

Date: Tuesday, February 22, 2022 – 2:30 p.m. via Zoom Audio/Video
Join via Link: <https://permainc.zoom.us/j/99790569169>
OR
Dial: 1-929-205-6099 enter Meeting ID: 997 9056 9169

The NJCE Finance Committee is meeting to discuss the following:

2022 Budget Delta: The 2022 renewal at the expiring program structure, where available, have resulted in higher member premiums for ancillary coverage lines primarily the Cyber Liability, Pollution Liability and POL/EPL where applicable. As you know these coverage lines are not part of the excess program. They are elective and commercially insured and a pass-through in the NJCE budget. The 2022 budget delta for ancillary coverage lines is \$744,455. *Attached is a copy of a budget comparison between the “2022 certified budget” versus “2022 annual premiums. Also, attached are each member’s share of the additional premium.* For the 3rd consecutive year our renewal marketing efforts reflect the fact that we are still in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance.

We are recommending that the NJCE bill the membership for the ancillary premium budget delta. Since some of our members may not have the necessary funds in their 2022 budget, we suggest one of the following payment options for member Counties and Insurance Commissions:

1. 100% of the 2022 additional premium as a 3rd installment in mid-September 2022.
2. 100% of the 2022 additional premium as part of the 1st installment of 2023.
3. 40% of the 2022 additional premium as a 3rd installment in September 2022, 30% of the 2022 additional premium due in September 2023 and 30% of 2022 the additional premium due in September 2024.

There is also a delta for the excess program of \$563,358. In anticipation of a potential 2022 budget delta for the excess program resulting from the hard market, we budgeted additional loss fund dollars. Additional loss funds of \$557,605 can be used towards an offset of the excess program delta. Therefore, no additional premium charge is necessary. The NJCE continues to have a strong financial position.

2022 NJCE Excess Renewal Key Tasks: As previously reported, the Underwriting Manager has completed the 2022 Renewal marketing, which resulted in several **Key Tasks**. *The Key Tasks are summarized on pages 4 and 5.* These items were previously addressed in the two webinars and other communication from the Underwriting Manager. The Underwriting Manager will provide additional commentary.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2022 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2022 PROPOSED BUDGET -				
APPROPRIATIONS	(A)	(B)	(C)	(D)
I. Claims and Excess Insurance			(B - A)	(C / A)
Claims	CERTIFIED BUDGET FY2022	ACTUAL PREMIUMS BUDGET FY2022	Change \$	Change %
1 Property	1,097,129	1,097,129		0.0%
2 Liability	1,187,036	1,008,979	(178,057)	-15.0%
3 Auto	412,454	350,584	(61,870)	-15.0%
4 Workers' Comp.	3,156,775	2,683,463	(473,312)	-15.0%
5 SBL/EPL	30,000	30,000		0.0%
6 POL/EPL	257,917	257,917		0.0%
7 Cyber	100,000	255,634	155,634	155.6%
8 Subtotal - Claims	6,241,311	5,683,706	(557,605)	-8.9%
9 Prelume				
10				
11 Property	8,307,438	8,207,814	(99,624)	-1.2%
12 Property 150 x 110	707,777	733,623	25,846	3.7%
13 XS Flood to 50	581,185	637,787	56,602	9.7%
14 Liability	4,244,992	4,708,000	463,008	10.9%
15 Excess Liability	2,300,904	2,496,975	196,071	8.5%
16 Workers Comp (Stat x 1MIL)	2,778,261	2,699,716	(78,545)	-2.8%
17				
18 SubTotal Prelume	18,920,557	19,483,915	563,358	3.0%
19 Total Loss Fund	25,161,868	25,167,621	5,753	0.0%
20				
21 II. Expenses, Fees & Contingency				
22				
39 Total Fund Exp & Contingency	2,005,627	2,005,625	(2)	0.0%
40 Risk Management Consultant	102,124	102,124		0.0%
41				
42 Total Self Insured Program	27,269,619	27,275,370	5,751	0.0%
43				
44 Ancillary Coverages				
45 POL/EPL	1,278,383	1,276,010	(2,373)	-0.2%
46 Crime Program	172,417	172,726	309	0.2%
47 Medical Malpractice	1,073,020	1,092,531	19,511	1.8%
48 Pollution Liability	261,155	453,053	191,898	73.5%
49 Employed Lawyers Liability	163,914	159,477	(4,437)	-2.7%
50 Cyber Liability	1,000,816	1,529,861	529,045	52.9%
51 Aviation	104,370	95,868	(8,502)	-8.1%
52 Marina Operators Liability	18,090	18,070	(20)	-0.1%
53 Active Assailant	25,976	45,000	19,024	73.2%
54 Supplemental Indemnity WC	25,390	25,390		0.0%
55				
56 Total Ancillary Coverages	4,123,532	4,867,987	744,455	18.1%
57				
58 Total FUND Disbursements	31,393,150	32,143,357	750,206	2.4%

2/21/2022
3:58 PM

NJ Counties_ASSM_2022 ALT OPTIONS
BUDGET

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
Fund Year 2022 - Ancilliary Coverages Reconciliation to Actual

County/Commission	POL/EPL	Crime Program	Medical Malpractice	Pollution Liability	Employed Lawyers Liability	Cyber Liability	Aviation	Marina Operators Liability	Active Assailant	Supplemental Indemnity WC	Total
ACIC											
Certified	167,962	37,591	165,404	22,227	28,926	102,391	2,798	-	-	-	527,299
Actual	199,968	37,658	168,412	39,953	28,143	157,191	2,368	-	-	-	633,693
Difference (Certified - Actual)	(32,006)	(67)	(3,008)	(17,726)	783	(54,800)	430	-	-	-	(106,394)
BCIC											
Certified	49,077	12,472	54,834	13,065	6,428	124,660	4,235	-	-	25,390	290,161
Actual	-	12,494	55,832	23,484	6,254	191,379	3,503	-	-	25,390	318,416
Difference (Certified - Actual)	49,077	(22)	(998)	(10,419)	174	(66,719)	652	-	-	-	(28,255)
CCIC											
Certified	290,966	38,283	175,523	58,797	41,782	124,688	10,178	-	-	-	740,217
Actual	299,731	38,353	178,714	105,684	40,651	191,421	8,612	-	-	-	863,166
Difference (Certified - Actual)	(8,765)	(70)	(3,191)	(46,887)	1,131	(66,733)	1,566	-	-	-	(122,949)
CUIC											
Certified	129,644	14,589	51,027	7,384	9,642	83,232	2,877	-	16,217	-	314,612
Actual	138,893	14,615	51,955	13,273	9,381	127,778	2,435	-	22,598	-	380,928
Difference (Certified - Actual)	(9,249)	(26)	(928)	(5,889)	261	(44,546)	442	-	(6,381)	-	(66,316)
GCIC											
Certified	286,842	6,692	562,492	46,013	22,498	117,517	5,340	-	9,759	-	1,057,153
Actual	291,002	6,704	572,719	82,704	21,889	180,412	4,518	-	22,402	-	1,182,350
Difference (Certified - Actual)	(4,160)	(12)	(10,227)	(36,691)	609	(62,895)	822	-	(12,643)	-	(125,197)
HC											
Certified	-	8,927	-	-	-	118,860	9,889	-	-	-	137,676
Actual	-	8,943	-	-	-	182,475	8,367	-	-	-	199,785
Difference (Certified - Actual)	-	(16)	-	-	-	(63,615)	1,522	-	-	-	(62,109)
MCIC											
Certified	98,266	16,114	63,740	58,522	-	99,918	7,947	-	-	-	344,507
Actual	92,342	16,143	64,899	105,191	-	153,395	6,724	-	-	-	438,694
Difference (Certified - Actual)	5,924	(29)	(1,159)	(46,669)	-	(53,477)	1,223	-	-	-	(94,187)
MONC											
Certified	-	10,253	-	44,192	-	54,014	49,114	18,090	-	-	175,664
Actual	-	10,271	-	63,074	-	82,922	49,114	18,070	-	-	223,452
Difference (Certified - Actual)	-	(18)	-	(18,882)	-	(28,908)	-	20	-	-	(47,788)
OCIC											
Certified	-	16,984	-	10,616	-	70,000	4,092	-	-	-	101,692
Actual	-	17,014	-	19,081	-	94,031	3,462	-	-	-	133,588
Difference (Certified - Actual)	-	(30)	-	(8,465)	-	(24,031)	630	-	-	-	(31,896)
UCIC											
Certified	255,626	10,512	-	339	54,638	105,536	7,900	-	-	-	434,551
Actual	254,074	10,531	-	609	53,159	168,857	6,685	-	-	-	493,915
Difference (Certified - Actual)	1,552	(19)	-	(270)	1,479	(63,321)	1,215	-	-	-	(59,364)
Grand Totals											
Certified	1,278,383	172,417	1,073,020	261,155	163,914	1,000,816	104,370	18,090	25,976	25,390	4,123,532
Actual	1,276,010	172,726	1,092,531	453,053	159,477	1,529,861	95,868	18,070	45,000	25,390	4,867,987
Difference (Certified - Actual)	2,373	(309)	(19,511)	(191,898)	4,437	(529,045)	8,502	20	(19,024)	-	(744,455)

2/17/2022

■ Key Tasks for 2022

Property

Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.

- Complete COPE (Construction, Occupancy, Protections and Exposures) 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. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for "historical" valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal 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 potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.

■ Key Tasks for 2022

Cyber

Work with your IT team, and reach out to the Underwriting Manager with any specific questions.

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- 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 are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
 - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)