

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, MAY 19, 2022
10:00 AM**

**ADMINISTRATION BUILDING
ROOM 304
101 HOOPER AVENUE
TOMS RIVER, NJ 08753**

**Call In Number: 1-929-205-6099
Meeting ID: 959 4951 3220**

OR

<https://permainc.zoom.us/j/95949513220>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, 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

OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: May 19, 2022
10:00 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 21, 2022 Open Minutes.....Appendix I**

- CORRESPONDENCE:**

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

- Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of 5-12-22 - (Roll call Vote)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report..... **Pages 2-16**

- TREASURER – Julie Tarrant**
 - Resolution 27-22 May Bills List – *Motion (Roll Call Vote)*..... **Page 17**

- CLAIMS ADMINISTRATOR– QUAL LYNX Pages 18-21**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... **Pages 22-29**

- 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) (if needed)**
 - Resolution 28-22 Closed Session **Page 30**

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: June 16, 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: May 19, 2022
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

☐ Workers Compensation Claims TTD Payments (Page 4) – Last month we continued our discussion on the Workers Compensation Claims TTD Payments. The Commissioners agreed effective June 1, 2022, the TPA, Qual-Lynx, shall reimburse the Ocean County Payroll 70% of the employee’s average weekly wage for the initial sixty (60) days of TTD. Included in the agenda on page 4 is Resolution 26-22, prepared by the Commission Attorney.

☐ Motion to approve Resolution 26-22, TTD Payment Reimbursement

☐ Certificate of Insurance Issuance Report (Page 5) – Included in the agenda on page 5 is the certificate of issuance report from the NJCE listing the certificates issued for the month of April. There was (1) one certificate of insurance issued during the month.

☐ Motion to approve the certificate of insurance report

☐ NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 6-8) – The NJCE met on April 28, 2022. Included in the agenda on pages 6-8 is a written summary of the report. The NJCE is scheduled to meet again on Thursday, June 23, 2022 at 9:30 AM via Zoom.

☐ OCIFC Financial Fast Track – The Financial Fast Track is not available and will appear in the next agenda.

☐ NJCE Property and Casualty Financial Fast Track (Pages 9-11) – Included in the agenda on pages 9-11 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2022** the NJCE has a surplus of **\$14,323,660**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$12,413,800**.

☐ Claims Tracking Reports (Pages 12-13) – The claims tracking reports are on pages 12-13 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of February 28, 2022 with the Commission.

- ❑ **NJCE Cyber Task Force (Page 14-15)** – Included in the agenda is a Cyber Bulletin – Prevent Cyber Events: Learn from Each Other. This update outlines two claims experienced by members and the claims process they experienced.

- ❑ **Auto ID Cards and WC Posting Notices** – The NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.

- ❑ **2022 MEL, MRHIF & NJCE JIF Educational Seminar** -The 11th annual seminar was conducted virtually on Friday, April 29th and Friday, May 6th. The Fund Office will submit attendance records to the respective agencies for continuing education credits.

- ❑ **Resolution to Amend Budget Cap Law (Page 16)** - Current regulations state that a governmental entity should limit any increase to its levy to 2% and limit any increase to appropriations to 2.5%, whatever is less over last year's final budget. Governmental entities will face difficulties in meeting the budget cap due to incurred workers' compensation claims due to COVID-19, changes to the pension offset and a recent amendment to the sexual molestation statute of limitation. These factors plus other costs to Governmental entities will not allow budgets to be capped at the current 2%. Enclosed on page 16 is a template resolution we are urging our members to adopt and submit to their legislative agent.

RESOLUTION NO. 26-22

**OCEAN COUNTY INSURANCE FUND COMMISSION
TTD Payment Reimbursement**

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

WHEREAS, the Ocean County employees receive the first 60 days of Worker’s Compensation leave at 100% salary payment by the Ocean County Payroll; and

WHEREAS, the Fund Commission TPA can make reimbursement to the County payroll for the TTD for these claims.

NOW THEREFORE BE IT RESOLVED by the Commissioners of the OCIFC that beginning June 1, 2022, the TPA, Qual- Lynx, shall reimburse Ocean County Payroll 70% of the employee’s average weekly wage for the initial sixty (60) days of TTD.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on May 19, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Ocean County Ins. Fund Commission - SIR

From 4/1/2022 To 5/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - SIMON PROPERTY GROUP, INC I - Ocean County Board of Health	Ocean County Mall 1201 Hooper Avenue Toms River, NJ 08753	RE: Environmental Day SBV Tenants/Organizations Simon Property Group, Inc., a Delaware corporation is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Environmental Day at the Ocean County Mall, taking place during the current policy period.	4/19/2022 #3447512	GL AU EX WC OTH
Total # of Holders: 1				



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: April 28, 2022
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: April 28, 2022 NJCE Meeting

NJCE Claims Review Committee: The Claims Review Committee met prior to the 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.

Finance Sub-Committee: Executive Director reported the committee met on April 26, 2022, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager. All positions received one response except for Actuary, which received two responses from The Actuarial Advantage Inc (*incumbent*) and SG Risk LLC. The Fund office provided an analysis comparing the scope and hours of each firm; a memorandum was distributed and the Finance committee recommended an award be made to The Actuarial Advantage.

The Board of Fund Commissioners accepted the Finance Committee’s recommendations for contract awards as follows:

- Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract via a motion.
- Auditor** – Award Bowman & Company for a 1-year contract via a motion.
- Payroll Auditor** - Award Bowman & Company for a 1-year contract via Resolution 20-22
- Actuary** – Award The Actuarial Advantage Inc a 1-year contract via Resolution 21-22

In addition, Commissioner O’Connor volunteered to serve on the Finance Committee to fill the vacancy of Commissioner Wood’s recent retirement.

Financial Fast Track: The Financial Fast Track as of December 31, 2021 and February 28, 2022 were submitted for information. Executive Director reported the statutory surplus as of February 28th is \$14.3 million.

NJCE Committees:

Cyber Task Force: The task force met Friday, March 11, 2022, to discuss cyber-related issues such as the State of Cyber, Member Communications, Employee Cyber Training, and the formation of a Cyber JIF. Copies of the meeting minutes were submitted for information.

Executive Director reported the MEL JIF formed a special committee to review the feasibility of creating a Cyber JIF to manage the rising exposure of cyber incidents. Executive Director said membership would consist of local JIFs and additional review is needed to determine if the NJCE JIF and/or its members may participate.

The Executive Director also asked any Fund Commissioner and/or a designated representative is interested in serving on the task force, to contact the office. The Executive Director noted that Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

Coverage Committee: The Committee met Thursday, March 17, 2022, to discuss the status of the Manuscript Policies, Pollution/Sewer Backup update, State of Cyber and the possibility of implementing an appraisal program. Copies of the meeting minutes were submitted for information.

Underwriting Manager reported the Fund's initiative to draft manuscript policies will improve pricing, flexibility, and the management of claims with the NJCE JIF program as well as also allow the Fund to access the reinsurance market.

The committee discussed new technologies to obtain property appraisal data. Executive Director noted the MEL JIF is reviewing a pilot program with a vendor that provides this service, which may be beneficial and assist with obtaining accurate property valuations. The Board of Fund Commissioners granted authority to the Fund office to pursue quotes for a vendor to provide property appraisals.

Safety Committee: A draft copy of the Safety Committee Charter was presented for the Board's review in February. Submitted as part of the agenda was the final Safety Charter for approval. Safety Director reported Commissioner Kessler expressed interest to Chair the committee and encouraged all member entities designate a representative to serve. The first meeting of the Safety Committee will be scheduled for mid-May and other meetings will be scheduled quarterly throughout the year. The Board of Fund Commissioners adopted a motion approving the Safety & Education Committee Charter as presented.

Prospective Membership: The Fund office is working to provide Camden County College a requested quote for Workers Compensation coverage. No action is required at this time.

Membership Renewal: The Counties of Union County, Hudson County, Ocean County and Mercer County are scheduled to renew their three-year membership with the Fund as of January 1, 2023. Renewal documents will be sent to each respective County following the meeting.

Pollution Liability/Sewer Backup: The Executive Director indicated, as previously discussed, the 2022 renewal of the pollution liability coverage resulted in an exclusion for sewer backup claims. The Fund office was asked to pursue quotations for this coverage to offer to our member utility authorities (Atlantic, Camden, Cumberland, and Gloucester). A summary of results was presented to the representatives of the Utility Authorities, which included a proposal from Ironshore to cover first party remediation and third-party liability, new conditions only. Due to the hard market conditions the best proposal was at a \$1 million per incident limit subject to a \$1 million policy aggregate with a \$500,000 per incident retention. There are also options to buy a higher aggregate limit at \$2 million, \$3 million, and \$4 million.

Executive Director reported due to the size of the Insurer retention, the Actuary provided loss funding at the NJCE level and Insurance Commission level so we can offer our members a proposal at various deductible options. Proposals involving the NJCE JIF and/or the Insurance Commissioners would require prior approval from their respective Board of Commissioners

A final decision has not been made by the four utility authorities. They have asked for clarification on loss fund allocation based upon review of specific exposures information for each entity and what affect that may have on pricing.

Executive Director reported action at this point is to seek authority for NJCE to offer the coverage for one year at either \$250 x \$250 or \$400 x \$100. Should the members authorities decide to purchase coverage then the additional assessment will be charged directly back to the respective authorities. The Board of Fund Commissioners approved a request to provide coverage subject to acceptance by the member utility authorities for the balance of 2022.

Hurricane Ida and Covid-19 Claims Update: Ms. Walcoff reported there have been 4,000 reported claims with \$3.2 million paid and \$9.5 million incurred to date. Ms. Walcoff stated the Fund office is working closely with the carrier to obtain a recovery and expects to report more information at future meetings.

Ms. Walcoff reported several NJCE members were affected by Hurricane Ida and to date claim activity is \$5 million incurred and approximately \$630,000 paid to date. Ms. Walcoff noted Zurich, the Fund's excess property carrier, has appointed Mike Trump to assist with management of those claims.

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.

NJCE JIF Renewal Timeline: At the February meeting there was a thorough discussion on the 2022 premium delta. The Board of Commissioners, understanding the current hard market conditions, asked what can be done to have a more affirmative premium indications in time for budget introduction but no later than budget adoption to avoid post budget renewal reconciliations. In response, the Fund office submitted a suggested timeline for the NJCE which assumes an earlier start to the renewal process and with specific target dates.

2022 Financial Disclosures: The Local Finance Board issued notification, 2022-06, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. The deadline to file is April 30th.

NJAC 2022 May Conference: Representatives from PERMA will be attending and exhibiting at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from February to May 2022.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for June 23, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,770,490	5,416,674	216,347,698	221,764,372
2.	CLAIM EXPENSES				
	Paid Claims	41,985	133,409	8,997,544	9,130,953
	Case Reserves	(146,729)	(462,392)	10,977,439	10,515,047
	IBNR	627,093	1,365,883	11,375,865	12,741,749
	Discounted Claim Value	(55,752)	(111,504)	(1,916,773)	(2,028,277)
	Excess Recoveries	0	0	(1,387,397)	(1,387,397)
	TOTAL CLAIMS	466,597	925,396	28,046,678	28,972,074
3.	EXPENSES				
	Excess Premiums	2,159,435	4,137,557	153,216,264	157,353,820
	Administrative	173,321	347,297	16,354,219	16,701,516
	TOTAL EXPENSES	2,332,756	4,484,854	169,570,483	174,055,336
4.	UNDERWRITING PROFIT (1-2-3)	(28,863)	6,425	18,730,537	18,736,962
5.	INVESTMENT INCOME	(28,650)	(88,856)	1,533,106	1,444,249
6.	PROFIT (4+5)	(57,514)	(82,432)	20,263,643	20,181,211
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	(57,514)	(82,432)	14,406,092	14,323,660
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(223)	(690)	163,660	162,970
	2011	(411)	(1,280)	666,797	665,517
	2012	(855)	(2,653)	690,291	687,638
	2013	(1,562)	(4,853)	1,322,965	1,318,112
	2014	(2,263)	(7,109)	2,323,116	2,316,007
	2015	(2,759)	(8,574)	1,637,394	1,628,820
	2016	(2,942)	(9,132)	1,825,687	1,816,555
	2017	(3,660)	(11,351)	1,865,475	1,854,124
	2018	(3,366)	(10,436)	2,701,793	2,691,357
	2019	(4,013)	(12,443)	2,317,154	2,304,711
	2020	(223)	(690)	(1,215,894)	(1,216,584)
	2021	(6,372)	(11,849)	107,652	95,804
	2022	(28,863)	(1,373)		(1,373)
	TOTAL SURPLUS (DEFICITS)	(57,514)	(82,432)	14,406,091	14,323,659
	TOTAL CASH				12,413,800

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2022					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,401	538,401
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	(0)	(0)
	TOTAL FY 2011 CLAIMS	0	0	538,401	538,401
FUND YEAR 2012					
	Paid Claims	359	408	1,582,804	1,583,212
	Case Reserves	(359)	(408)	65,616	65,207
	IBNR	0	0	5,318	5,318
	Discounted Claim Value	0	0	(7,374)	(7,374)
	TOTAL FY 2012 CLAIMS	(0)	(0)	1,646,363	1,646,363
FUND YEAR 2013					
	Paid Claims	2,760	8,046	914,416	922,463
	Case Reserves	(4,764)	(10,050)	458,599	448,548
	IBNR	2,004	2,004	74,752	76,756
	Discounted Claim Value	0	0	(57,108)	(57,108)
	TOTAL FY 2013 CLAIMS	(0)	(0)	1,390,659	1,390,659
FUND YEAR 2014					
	Paid Claims	125	51,546	476,289	527,835
	Case Reserves	(37,407)	(113,993)	388,283	274,290
	IBNR	37,282	62,447	43,550	105,997
	Discounted Claim Value	0	0	(37,267)	(37,267)
	TOTAL FY 2014 CLAIMS	0	(0)	870,855	870,855
FUND YEAR 2015					
	Paid Claims	6,828	17,686	1,175,139	1,192,825
	Case Reserves	(105,069)	(107,748)	1,460,651	1,352,902
	IBNR	98,241	90,062	106,456	196,519
	Discounted Claim Value	0	0	(100,358)	(100,358)
	TOTAL FY 2015 CLAIMS	0	0	2,641,889	2,641,889

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2022	
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	3,991	9,582	844,767	854,349
Case Reserves	(3,990)	5,951	1,681,779	1,687,730
IBNR	(1)	(15,533)	54,558	39,026
Discounted Claim Value	0	0	(113,121)	(113,121)
TOTAL FY 2016 CLAIMS	0	0	2,467,984	2,467,984
FUND YEAR 2017				
Paid Claims	1,844	3,516	393,930	397,446
Case Reserves	(1,944)	(303,617)	1,372,320	1,068,703
IBNR	100	300,101	1,211,149	1,511,250
Discounted Claim Value	0	0	(135,864)	(135,864)
TOTAL FY 2017 CLAIMS	0	0	2,841,535	2,841,535
FUND YEAR 2018				
Paid Claims	204	789	742,774	743,563
Case Reserves	11,798	3,914	384,006	387,920
IBNR	(12,002)	(4,703)	1,013,968	1,009,265
Discounted Claim Value	0	0	(132,597)	(132,597)
TOTAL FY 2018 CLAIMS	0	0	2,008,151	2,008,151
FUND YEAR 2019				
Paid Claims	0	0	673,118	673,118
Case Reserves	100	74,102	590,241	664,343
IBNR	(100)	(74,102)	1,923,599	1,849,497
Discounted Claim Value	0	0	(263,678)	(263,678)
TOTAL FY 2019 CLAIMS	0	0	2,923,280	2,923,280
FUND YEAR 2020				
Paid Claims	0	0	636,007	636,007
Case Reserves	0	0	3,478,036	3,478,036
IBNR	0	0	3,149,860	3,149,860
Discounted Claim Value	0	0	(547,421)	(547,421)
Excess Recoveries	0	0	(1,387,397)	(1,387,397)
TOTAL FY 2020 CLAIMS	0	0	5,329,085	5,329,085
FUND YEAR 2021				
Paid Claims	25,874	41,835	848,061	889,896
Case Reserves	(5,495)	(13,344)	1,097,909	1,084,565
IBNR	(20,378)	(36,288)	3,792,655	3,756,367
Discounted Claim Value	0	0	(521,987)	(521,987)
Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS	1	(7,797)	5,216,637	5,208,840
FUND YEAR 2022				
Paid Claims	0	0		0
Case Reserves	402	2,802		2,802
IBNR	521,947	1,041,896		1,041,896
Discounted Claim Value	(55,752)	(111,504)		(111,504)
TOTAL FY 2022 CLAIMS	466,597	933,193	0	933,193
COMBINED TOTAL CLAIMS	466,597	925,396	28,046,678	28,972,074

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 February 28, 2022

COVERAGE LINE - PROPERTY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
February-22	0	0	0
January-22	0	0	0
NET CHGE	0	0	0
Limited Reserves			\$0
Year	2021	2022	TOTAL
February-22	\$0	\$0	\$0
January-22	\$0	\$0	\$0
NET CHGE	\$0	\$0	\$0
Ltd Incurred	\$0	\$0	\$0
COVERAGE LINE - GENERAL LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
February-22	51	5	56
January-22	47	2	49
NET CHGE	-4	-3	-7
Limited Reserves			\$2,380
Year	2021	2022	TOTAL
February-22	\$131,139	\$4,000	\$135,139
January-22	\$116,214	\$400	\$116,614
NET CHGE	(\$14,925)	(\$3,600)	(\$18,525)
Ltd Incurred	\$140,929	\$4,000	\$144,929
COVERAGE LINE - AUTO LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
February-22	5	5	10
January-22	7	2	9
NET CHGE	2	-3	-1
Limited Reserves			\$1,963
Year	2021	2022	TOTAL
February-22	\$7,638	\$9,636	\$17,274
January-22	\$15,671	\$2,000	\$17,671
NET CHGE	\$8,034	(\$7,636)	\$398
Ltd Incurred	\$32,427	\$13,904	\$46,331
COVERAGE LINE - WORKERS COMP.			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
February-22	142	47	189
January-22	137	22	159
NET CHGE	-5	-25	-30
Limited Reserves			\$12,362
Year	2021	2022	TOTAL
February-22	\$2,552,213	\$65,095	\$2,617,307
January-22	\$1,932,315	\$33,253	\$1,965,568
NET CHGE	(\$619,898)	(\$31,842)	(\$651,739)
Ltd Incurred	\$3,799,633	\$69,003	\$3,868,636
TOTAL ALL LINES COMBINED			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
February-22	198	57	255
January-22	191	26	217
NET CHGE	-7	-31	-38
Limited Reserves			\$9,677
Year	2021	2022	TOTAL
February-22	\$2,690,989	\$78,731	\$2,769,720
January-22	\$2,064,200	\$35,653	\$2,099,853
NET CHGE	(\$626,789)	(\$43,078)	(\$669,866)
Ltd Incurred	\$3,972,988	\$86,907	\$4,059,896

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF February 28, 2022

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current				14		Last Month				13		Last Year				2	
		Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED		
PROPERTY	184,664	0	0	0.00%	177,340	96.03%	0	0	0.00%	176,594	95.63%	0	0	0.00%	24,006	13.00%			
GEN LIABILITY	541,012	140,929	140,929	26.05%	347,315	64.20%	126,004	126,004	23.29%	336,722	62.24%	0	0	0.00%	13,525	2.50%			
AUTO LIABILITY	74,552	32,427	32,427	43.50%	42,468	56.96%	32,822	32,822	44.03%	40,379	54.16%	0	0	0.00%	1,864	2.50%			
WORKER'S COMP	5,014,620	3,799,633	3,799,633	75.77%	3,755,145	74.88%	3,057,382	3,057,382	60.97%	3,516,810	70.13%	0	0	0.00%	100,292	2.00%			
TOTAL ALL LINES	5,814,848	3,972,988	3,972,988	68.32%	4,322,267	74.33%	3,216,208	3,216,208	55.31%	4,070,506	70.00%	0	0	0.00%	139,688	2.40%			
NET PAYOUT %	\$1,281,999																		

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current				2		Last Month				1		Last Year				-10	
		Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED		
PROPERTY	259,241	0	0	0.00%	33,701	13.00%	0	0	0.00%	15,554	6.00%			N/A	N/A	N/A			
GEN LIABILITY	585,450	4,000	4,000	0.68%	14,636	2.50%	400	400	0.07%	5,855	1.00%			N/A	N/A	N/A			
AUTO LIABILITY	132,314	13,904	13,904	10.51%	3,308	2.50%	2,000	2,000	1.51%	1,323	1.00%			N/A	N/A	N/A			
WORKER'S COMP	7,209,432	69,003	69,003	0.96%	144,189	2.00%	33,253	33,253	0.46%	36,047	0.50%			N/A	N/A	N/A			
TOTAL ALL LINES	8,186,437	86,907	86,907	1.06%	195,834	2.39%	35,653	35,653	0.44%	58,779	0.72%	0	0	N/A	N/A	N/A			
NET PAYOUT %	\$8,176																		

NJCE JIF CYBER TASK FORCE

Prevent Cyber Events: Learn from Each Other

The NJCE's Risk Management programs are shaped based on the events we have experienced, as well as those of our peers. This simple principle also applies to our Cyber framework. We are, and need to be, constantly learning from each other. In this update, we present two claims experienced by our members and the claims process they experienced.



RANSOMWARE Cost a local Police Department nearly 3 months and \$600K.

A police department clicked on a malicious file in a phishing email, allowing the attacker access to the network and eventually deploying the ransomware. The department remained encrypted for about 10 days, with no access to anything on network; just think, no employee data, payroll, investigation records, CJIS, etc. The event was noticed on a Saturday and the insurance company, cyber breach counsel, and forensic vendors were engaged by Monday. Two response tracts were running at the same time: *1) Identify where the attackers are/were in the network; and 2) Secure the network and get operational.*

Forensics worked with the police's outsourced IT vendor in identifying nearly **1.1M data files**, while discovering backup copies of body cam footage were deleted. This turned out to be a double-extortion event, which means that not only is the system encrypted, but the attacker gains access to the system and exfiltrates data, demanding a second ransom to not release such data onto the deep web. They demanded a nearly **\$1,000,000 ransom** and the attacker gave sample proof of data exfiltration. Data seen and exfiltrated included payroll, thousands of police reports, victim/witness statements, Megan's Law PII (personally Identifying information), employee PII, employee psychological reports, internal affairs reports, disciplinary records, employee PHI (protected health information), youth academy PII, police candidate removal evidence, mugshots, and more. It is expected the attacker was in the system for much time. During this time, forensics also recommended security measures to the police and implemented defensive software to protect the network.

END RESULT: Attacker negotiations initiated due to exfiltrated data, and such went on for nearly six weeks. The township was faced with deciding whether it should pay the ransom in a best effort to protect all this data or to rely on just notifying all impacted individuals. Although not frequent, there is the chance regardless of decision made of a lawsuit against the township for failing to protect the data. Ransom paid, nearly three months of interruption and credit monitoring.

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



NJCE JIF CYBER TASK FORCE



RANSOMWARE Cost a local Municipality nearly 3 months \$300K

A municipality was breached via an unprotected remote connection, which allowed the attacker to physically enter the network. The attacker was able to exfiltrate sensitive data and encrypt the network via ransomware, which allowed them to make this a double-extortion, whereby ransom was demanded to decrypt the network and a second ransom to prevent the exfiltrated data from being released. About \$100,000 in ransom was demanded.

The insurer, breach counsel and forensics were brought in within two days. The municipality setup dual off-network back-ups, but *both were found to be corrupted*. This emphasizes the need to not only have back-ups but set them up correctly and check them. In review of the files accessed and exfiltrated, there was sensitive employee and third-party data. This left the municipality with the decision of whether to pay the ransom or not or to just setup credit monitoring for affected individuals.

END RESULT: The municipality was eventually able to recover much of their data within a few weeks. Ransom was not paid and credit monitoring was setup for those affected. It took many weeks to review all potentially affected files and send proper notices to those compromised.

WHAT CAN WE LEARN?

First, if you think this cannot happen to you – think again. It is estimated that nearly three quarters of organizations saw a cyber event last year and the national ransomware claim average is over \$4.5M. Most of our claims are in the \$300K - \$500K range, which is bad enough, but we have luckily not had to pay a large ransom over \$1 Million, nor have we seen follow-on lawsuits.

Second, various security control failures in both of these events are glaring:

- 1) Not reviewing back-ups;
- 2) Credential integrity and password policies;
- 3) Encrypting and managing sensitive data; and
- 4) Securing remote connections.

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



Support Budget Cap Relief

Insurance budgets are being hit with the highest inflation since the 1980s. All governmental entities are urged to support budget cap relief by adopting the following resolution.

A RESOLUTION URGING THE NEW JERSEY LEGISLATURE TO AMEND THE BUDGET CAP LAW TO APPROPRIATE FUNDS FOR INCREASING INSURANCE COSTS

WHEREAS, pursuant to N.J.S.A. 40A:4-45, et al, a municipality is required to limit any increase in its levy to 2.0% and any increase in appropriations to 2 1/2% or the cost-of-living adjustment, whatever is less, over the prior year's final appropriations subject to certain exceptions; and

WHEREAS, all local public entities, including participating governmental entities in the Municipal Excess Liability Joint Insurance Fund (MEL), has incurred an estimated \$50 million in COVID related worker's compensation claims and it is anticipated that these costs will continue to increase as a result of long-term COVID cases; and

WHEREAS, a 2021 New Jersey Department of Labor decision regarding worker's compensation funding has generated increased costs to the members of the MEL by over 10% in order to cover claims that were previously funded by the State pension system; and

WHEREAS, a recent amendment to the sexual molestation statute of limitations will increase total liability costs for members of the MEL system by an estimated amount of 6% in 2023; and

WHEREAS, the frequency of weather-related catastrophic claims and corresponding impacts are anticipated to increase property insurance costs by over 10% per year; and

WHEREAS, cyber liability events throughout the country have resulted in twice the amount of premium costs in 2022 and such costs are expected to accelerate at a pace far greater than the rate of inflation; and

WHEREAS, these increasing costs, regulations, policy decisions and environmental impacts are occurring when many other items and costs in municipal budgets are also increasing at an inflationary rate; and

NOW THEREFORE BE IT RESOLVED by the Governing Body of the (NAME OF MUNICIPALITY) that N.J.S.A. 40A:4-45 be amended to provide that appropriations in the first three years after the effective date of (this amendment) for liability insurance, worker's compensation insurance, cyber insurance, and property insurance be exempt from the Appropriation CAP and the Levy CAP.

BE IT FURTHER RESOLVED that a copy of this resolution shall be sent to the New Jersey Legislative representative for the (NAME OF MUNICIPALITY).

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 27-22

MAY 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

<u>FUND YEAR 2022</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001049			
001049	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 5/22	2,662.50
001049	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES - OC LEG. 5/22	21,658.02
			24,320.52
001050			
001050	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/22	2.65
001050	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 5/22	13,609.75
			13,612.40
001051			
001051	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 5/22	1,666.66
			1,666.66
001052			
001052	JULIE N. TARRANT	TREASURER FEE 5/22	416.66
			416.66
001053			
001053	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 3/22	1,637.25
			1,637.25
001054			
001054	CONNER STRONG & BUCKELEW	RISK MANAGER CONSULTANT FEES 5/22	3,333.33
			3,333.33
001055			
001055	THE PRESS OF ATLANTIC CITY	ADVERTISE NOTICE OF AWARDS 4/22	40.00
			40.00
001056			
001056	ASBURY PARK PRESS	ACCT #ASB-0000003503 - AWARDS - 4.8.22	78.12
			78.12
		Total Payments FY 2022	45,104.94
		TOTAL PAYMENTS ALL FUND YEARS	45,104.94

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 – 4/30/2022**

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SOUTHERN OCEAN MEDICAL CENTER	5	\$104,252.62
ORTHOPAEDICS NEW JERSEY, LLC	96	\$44,910.72
HEALTHSOUTH REHABILITATION HOSPITAL	3	\$30,467.50
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	46	\$29,130.46
NORTHERN MONMOUTH REGIONAL SURG CTR	4	\$27,508.57
COMMUNITY MEDICAL CENTER INC	15	\$25,489.47
SANJAY SIKAND MD PC	41	\$25,030.00
COASTAL PHYSICIANS & SURGEONS, P.C.	5	\$16,192.79
NEUROBEHAVIORAL REHABILITATION	10	\$13,290.14
ROTHMAN ORTHOPAEDICS	6	\$13,039.72
Grand Total	231	\$329,311.99

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
SHORE SPINE AND PAIN LLC	7	\$96,361.00
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	76	\$24,230.03
NEUROBEHAVIORAL REHABILITATION	43	\$23,319.57
RIVERVIEW MEDICAL CENTER	1	\$23,083.79
ORTHOPAEDICS NEW JERSEY, LLC	82	\$20,280.10
COMMUNITY MEDICAL CENTER INC	2	\$18,526.78
NORTHERN MONMOUTH REGIONAL SURG CTR	6	\$18,372.80
KESSLER INSTITUTE FOR REHABILITATION INC.	56	\$8,120.00
MSC GROUP INC	4	\$6,089.01
NEW JERSEY HEALTHCARE SPECIALISTS PC	5	\$5,146.00
Grand Total	282	\$243,529.08



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	99%
February	81	\$123,620.24	\$59,151.12	\$64,469.12	52%	\$11,595.11	97%
March	156	\$442,972.86	\$186,299.00	\$256,673.86	58%	\$46,302.91	98%
April	216	\$413,924.92	\$158,007.17	\$255,917.75	62%	\$41,870.32	96%
Grand Total	513	\$1,101,737.99	\$448,691.82	\$653,046.17	59%	\$113,445.78	97%

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	PPO PENETRATION RATE
January	103	\$95,721.16	\$45,592.80	\$50,128.36	52%	\$7,734.74	89%
February	125	\$344,030.84	\$162,827.26	\$181,203.58	53%	\$29,987.68	54%
March	92	\$159,696.20	\$56,087.48	\$103,608.72	65%	\$8,955.02	97%
April	146	\$175,796.37	\$57,781.22	\$118,015.15	67%	\$16,542.74	79%
Grand Total	466	\$775,244.57	\$322,288.76	\$452,955.81	58%	\$63,220.18	73%

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 – 4/30/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	72	12	24	108
February	14	19	8	41
March	5	16	8	29
April	8	17	0	25
Grand Total	99	64	40	203

**WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
COVID-19 CLAIMS
1/1/2022 – 4/30/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	30	1	8	39
February	12	2	5	19
March	2	1		3
April	7	2	1	10
Grand Total	51	6	14	71

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: May 13, 2022
DATE OF MEETING: May 19, 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>

April – May 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 14:** Attended the OCIFC Claims Committee meeting via teleconference.
- **April 21:** Attended the OCIFC meeting via teleconference.
- **May 12:** Attended the OCIFC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 19:** Plan to attend the OCIFC meeting.

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 - Safety Recall Alert – Craftsman 30" Mini and Troy-Bilt TB30 Riding Lawn Mowers – April 18.
- NJCE JIF - SD Message: New Jersey Youth Camps – April 27.
- NJCE JIF - SD Bulletin: Workplace Violence Prevention – May 2.
- NJCE JIF - SD Message: National Safety Stand-Down to Prevent Falls in Construction - May 2 through May 6, 2022 – May 4.
- NJCE JIF - Training Announcement: Public Works and Utilities - Safety and Regulatory Awareness Live Virtual Training – May 9.
- NJCE JIF - Live Safety Training – July 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 9.
- NJCE JIF - SD Message: Risk Management Strategies for Lifeguard Operations – May 13.

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 VIDEOS 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:

1. 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.
2. 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 and (in-person training is also being held via the MSI/NJCE Expos mentioned below) ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#)):

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)

Virtual classes feature 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 virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the <https://njce.org/> website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The May thru June 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-Person Training)

The MSI/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 2022 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 at publicrisk@jamontgomery.com; 877 398-3046)

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF have 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. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>

(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)



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 the MSI/NJCE Expos mentioned below) ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#))

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

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

DATE	TRAINING TOPIC	TIME
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	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 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	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	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
6/1/22	HazCom w/GHS	8:30 - 10:00 am
6/1/22	Employee Conduct and Violence Prevention in the Workplace	9:30 - 11:00 am
6/1/22	Hearing Conservation	10:30 - 11:30 am
6/1/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/2/22	Productive Meetings Best Practices	8:30 - 10:00 am
6/2/22	Playground Safety Inspections	1:00 - 3:00 pm
6/6/22	Heavy Equipment - General Safety	8:30 - 10:30 am
6/6/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
6/6/22	Employee Conduct and Violence Prevention in the Workplace	11:00 - 12:30 pm
6/6/22	Shift Briefing Essentials	1:00 - 2:30 pm
6/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm

6/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
6/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
6/8/22	Wellness for Government Employees	9:00 - 11:30 am
6/8/22	Mower Safety	11:00 - 12:00 pm
6/8/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
6/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
6/9/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	8:30 - 10:00 am
6/9/22	Introduction to Understanding Conflict	12:30 - 2:30 pm
6/9/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
6/10/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
6/10/22	Shop & Tool Safety	11:00 - 12:00 pm
6/13/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
6/13/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
6/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/13/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
6/14/22	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
6/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
6/14/22	Fire Safety	11:00 - 12:00 pm
6/14/22	Fire Extinguisher Safety	1:00 - 2:00 pm
6/15/22	HazCom w/GHS	8:30 - 10:00 am
6/16/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
6/17/22	CDL: Supervisors Reasonable Suspicion	8:30 - 10:30 am
6/17/22	Special Events Management	1:00 - 3:00 pm
6/20/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
6/20/22	Chipper Safety	11:00 - 12:00 pm
6/20/22	Chain Saw Safety	1:00 - 2:00 pm
6/21/22	Mower Safety	8:30 - 9:30 am
6/21/22	Implicit Bias in the Workplace	9:00 - 10:30 am
6/21/22	Fall Protection Awareness	1:00 - 3:00 pm
6/22/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
6/23/22	Power of Collaboration - Middlesex Fire Academy*	9:00 - 2:00 pm w/lunch brk
6/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/24/22	Driving Safety Awareness	8:30 - 10:00 am
6/24/22	Personal Protective Equipment (PPE)	10:30 - 12:30 pm
6/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/27/22	Back Safety / Material Handling	11:00 - 12:00 pm
6/28/22	Flagger Skills and Safety	8:30 - 9:30 am
6/28/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
6/28/22	Safety Coordinator Skills Training	8:30 - 12:30 pm

6/29/22	Fire Safety	8:30 - 9:30 am
6/29/22	Fire Extinguisher Safety	10:00 - 11:00 am
6/30/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
6/30/22	HazCom w/GHS	1:00 - 2:30 pm
7/1/22	Mower Safety	8:30 - 9:30 am
7/1/22	Hearing Conservation	10:00 - 11:00 am
7/6/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
7/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
7/6/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/6/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
7/7/22	Back Safety / Material Handling	7:30 - 8:30 am
7/7/22	HazCom w/GHS	9:00 - 10:30 am
7/8/22	Fire Safety	7:30 - 8:30 am
7/8/22	Fall Protection Awareness	9:00 - 11:00 am
7/11/22	Flagger Skills and Safety	8:30 - 9:30 am
7/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
7/12/22	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/22	Introduction to Management Skills	10:00 - 12:00 pm
7/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/13/22	Personal Protective Equipment (PPE)	7:30 - 9:30 am
7/13/22	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
7/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/14/22	Driving Safety Awareness	1:00 - 2:30 pm
7/15/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
7/15/22	Shop & Tool Safety	9:00 - 10:00 am
7/18/22	Confined Space Entry for Entrants & Attendants	7:30 - 9:30 am
7/18/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
7/18/22	HazCom w/GHS	1:00 - 2:30 pm
7/19/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/19/22	Jetter/Vacuum Safety Awareness	8:00 - 10:00 am
7/19/22	Hearing Conservation	10:30 - 11:30 am
7/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/22	Safety Committee Best Practices	8:30 - 10:00 am
7/20/22	Implicit Bias in the Workplace	11:00 - 12:30 pm
7/21/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
7/22/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/22/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/25/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/25/22	Fire Safety	10:00 - 11:00 am
7/26/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
7/26/22	HazCom w/GHS	10:00 - 11:30 am
7/27/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am

7/27/22	Dealing with Difficult People	9:00 - 10:30 am
7/28/22	Mower Safety	7:30 - 8:30 am
7/28/22	Chain Saw Safety	9:00 - 10:00 am

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 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. 28-22

**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: May 19, 2022

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 21, 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 Jacqueline Cardenosa
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carol Mack
Treasurer	Julie Tarrant
Attorney	Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince Paul Shives Mike Brosnan Matt Genna

ALSO PRESENT:

Jennifer Doderer, Ocean County Library
Brian Rumpf, Ocean County Health Department
Antoinette DePaola, Ocean County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 17, 2022

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 17, 2022

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince advised the Safety and Accident Review Committee last met on March 8th via Zoom. Mr. Prince said a variety of topics were discussed including training opportunities available through J. A. Montgomery Consulting. Mr. Prince noted the next meeting was scheduled for June 14 at 1:30 and he would coordinate with Ms. DePaola regarding the distribution of the minutes and the agenda prior to the meeting. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee last met on Thursday, April 14 and had a lively discussion on 19 claims so it was a very busy day. Ms. Conicella noted the meeting went very well. Ms. Conicella asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee’s recommendation to approve the claims as presented during the claims committee meeting on April 14th.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 14, 2022

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda.

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renewed on May 5, 2022. Executive Director advised this policy covered the positions of Executive Director, Third Party Administrator and Treasurer. Executive Director said the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director noted the annual premium was \$2,135 and the premium was the same as last year. Executive Director reported the premium for the renewal would be paid out of the Miscellaneous and Expense Account and appeared on this month’s bill list.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$2,135

Moved: Commissioner Fiure
Second: Chairman Greitz
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 March, which was included in the agenda. Executive Director advised there were (3) three certificates of insurance issued during the month.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

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

WORKERS COMPENSATION CLAIMS TTD PAYMENTS: Executive Director reported we've had ongoing discussions about the TTD payments the County issues for the first 60 days of an employee's workers compensation claim and also internal meetings. Executive Director advised the County looked for some records but could not find any documentation to support how the TTD payments we're being paid now. Executive Director said we agreed we would discuss the payments again today and asked the Commissioners if they wanted to decide on how they wanted to proceed going forward. Ms. Tarrant reported that she did go back to the establishment of the original Insurance Committee and there was nothing within the guidelines that indicated the 60 days or any other time. Ms. Tarrant said if the Commission wants to reimburse the county for the 60 days that would be up to the Commissioners to decide. After a discussion it was agreed that Ms. Acosta would discuss internally to see if there was a report to run to capture the 60-day mark. Ms. Acosta noted her system tracked the number of days already. Executive Director asked if the Commissioners wanted to have the Commission reimburse the County and if so, what the start date should be. It was discussed the start date would be June 1. In response to Executive Director's inquiry, Ms. Benson said we could approve the change by motion today and she would issue a resolution for the May meeting.

MOTION TO AMEND THE TTD PAYMENT REIMBRUSEMENT PROCEDURE

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE:) Executive Director reported the NJCE was scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director reported as of January 31, 2022 there was a surplus of \$254,933. Executive Director referred to line 10 of the report,

“Investment in Joint Venture” and indicated \$865,964 of the surplus was the OCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$6,953,606.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track for the NJCE was included in the agenda. As of January 31, 2022, the NJCE had a surplus of \$14,381,174. Executive Director noted the total cash amount was \$16,183,236. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$5,857,551.

CLAIMS TRACKING REPORTS: Executive Director reported the claims tracking reports were included in the agenda. Executive Director reviewed the Expected Loss Ratio Analysis Report as of January 31, 2022 with the Commission.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant reported she reviewed the April Bills List and requested a motion to approve Resolution 25-22, April Bills List in the amount of \$45,750.22.

MOTION TO APPROVE RESOLUTION 25-22 APRIL BILLS LIST

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

CLAIMS ADMINISTRATOR: Ms. Beatty advised the agenda included the Top 10 Providers for the Commission and Legacy Claims. Ms. Beatty referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report showed for year to date there were 297 bills totaling \$687,813.07 with a savings of 58% or \$397,128.42. Ms. Beatty noted the penetration rate was 98%. Ms. Beatty also reviewed the County Legacy Claim report advising there were 320 bills processed totaling \$599,448.20 with a savings of 56% or \$334,940.66 with a penetration rate of 71%. Ms. Beatty also reviewed the summary of claims reported by claim type and also noted there were 60 COVID claims reported this year. Ms. Beatty asked if there were any questions and concluded her report. Executive Director commented that the penetration rate of 98% was outstanding and probably the highest we see in the Commission program.

RISK MANAGERS REPORT: Ms. Sander reported she had a couple quick items and noted she was still working with Ms. DiPaolo and Mr. Fiure on coming up with the concept on how to classify and pass along some stronger insurance requirements that were invoked through many industries today. Ms. Sander advised she also passed along to Ms. DiPaola information on a special event insurance program as spring was coming and the County had a lot of folks that try to use the parks and not all people will have their own insurance coverage. Ms. Sander said there was a program called Tulip that she believed the Parks Department may have passed along. Ms. Sander advised that program was rebranded as Gather Guard, a special events coverage, which the County should be aware of for anyone that's coming in and hosting weddings and larger parties that a typical homeowner’s policy may not have coverage for. Ms. Sander said it was just another layer of protection before the County would come in. Ms. Sander asked if anyone had any questions and concluded her report. Mr. Fiure thanked Ms. Sander and said she was very kind, and noted she

was working with Ms. DePaolo. Mr. Fiure also thanked Ms. DePaola for spearheading with Laura and the Purchasing Department. Ms. DePaola said she did pass along the Gather Guard information to the Parks Department.

NJCE SAFETY DIRECTOR: Mr. Prince advised the Safety Director's report was included in the agenda and included All Risk Control and Safety activities for March and April. Mr. Prince reported all virtual training programs through June 30th were also included in the agenda. Mr. Prince said as the weather gets nicer and more of our public works crew spend more time outdoors with roadway construction and repairs, we've included work zone training and flagger skills training on multiple dates for those departments to take advantage of those training opportunities. Mr. Prince advised the agenda also included the Expo training schedule flyer for 2022. Mr. Prince noted the Expo's were an excellent opportunity for employees to get a variety of training in one day. Mr. Prince reported any departments that desired to participate in the Expo could visit the NJCE website. Mr. Prince asked if there were any questions and concluded his report.

ATTORNEY: Ms. Benson advised she did not have any report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

In response to Chairman Greitz's inquiry, Ms. Dodd advised a closed session was not necessary.

Mr. Hrubash asked if anyone was interested in meeting in-person for our next meeting on May 20. After a brief discussion it was agreed there would be an in-person meeting with Zoom availability for those who were not attending in person.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:38 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary