

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, JULY 21, 2022
10:00 AM**

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

**Call In Number: 1-929-205-6099
Meeting ID: 949 7327 1562**

OR

<https://permainc.zoom.us/j/94973271562>

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: July 21, 2022
10:00 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: June 16, 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 7-14-22 - (Roll call Vote)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report..... **Pages 2-17**

- TREASURER – Julie Tarrant**
 - Resolution 31-22 July Bills List – *Motion (Roll Call Vote)*..... **Page 18**
 - Treasurer Reports **Pages 19-20**

- CLAIMS ADMINISTRATOR– QUAL LYNX Pages 21-24**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... **Pages 25-34**

- 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) (if needed)**
 - Resolution 30-22 Closed Session **Page 35**

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: August 18, 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: July 21, 2022
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

County Official's Indemnification Resolution (Page 4) – Included in the agenda on page 4 is Resolution 30-22, County Official's Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution. This resolution was prepared by the Commission Attorney's office.

Motion to approve Resolution 30-22, County Official's Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution

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 June. 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 June 23, 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, September 22, 2022, at 9:30 AM via zoom.

2023 Renewal – Underwriting Data Collection (Pages 9-11) – Included in the agenda on pages 9-11 is a memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. An e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is **Friday, August 19, 2022**. The applications for Optional Ancillary Coverage will be completed online via Broker Buddha. An e-mail will be sent out shortly on the new application process which will include instructions and FAQs.

OCIFC Financial Fast Track (Page 12) – Included in the agenda on page 12 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2022** there is a deficit of **2,465,820**. Line 10 of the report, "Investment in Joint Venture" is the Ocean County Insurance Fund Commission's share of equity in the NJCE. OCIFC's equity in the NJCE as of **May 31, 2022** is **\$904,126**. The total cash amount is **\$15,352,520**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2022** the NJCE has a surplus of **\$14,790,254** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$26,655,729**.

- ❑ **Claims Tracking Reports (Pages 16-17)** – The claims tracking reports are on pages 16-17 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of May 31, 2022 with the Commission.

RESOLUTION NO. 30-22

COUNTY OFFICIAL'S INDEMNIFICATION SUBJECT TO A RESERVATION OF RIGHTS, PURSUANT TO THE JULY 7, 1982 BOARD OF CHOSEN FREEHOLDERS RESOLUTION

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, pursuant to N.J.S.A. 59:10-4, the COUNTY OF OCEAN authorized the indemnification of Freeholders, County Officials, appointees or employees of the County of Ocean by way of Resolution dated July 7, 1982, against any claims, losses, expenses, judgments fines and amounts paid in settlements incurred with such actions, subject to a Reservation of Rights; and

WHEREAS, in the matter of Supreme Court of New Jersey District VII Ethics Investigation Juan Pastrana v. Renee T. White, Docket No. VII-2022-0010E, Assistant Prosecutor Renee T. White is entitled to the benefits of such indemnification and has engaged Fredric L. Shenkman, Esquire, Cooper Levenson, 1125 Atlantic Avenue, Third Floor, Atlantic City, NJ 08401, to represent him in this matter: and

WHEREAS, in the matter of Supreme Court of New Jersey District VII Ethics Investigation Juan Pastrana v. Jamie L. Schron, Docket No. VII-2022-007E, Assistant Prosecutor Jamie L. Schron is entitled to the benefits of such indemnification and has engaged Fredric L. Shenkman, Esquire, Cooper Levenson, 1125 Atlantic Avenue, Third Floor, Atlantic City, NJ 08401, to represent him in this matter: and

NOW THEREFORE BE IT RESOLVED that the Commissioners of the OCIFC hereby acknowledge and agree to indemnify Renee T. White and Jamie L. Schron in these matters, subject to a Reservation of Rights, pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on July 21, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

Ocean County Ins. Fund Commission - SIR

From 6/1/2022 To 7/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of South Toms River I - Ocean County Board of Health	19 Double Trouble Road South Toms River, NJ 08757	RE: Clinics/ Health Fairs Borough of South Toms River and Borough of South Toms River Recreation Commission is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Clinics/ Health Fair during the current policy period.	6/15/2022 #3485507	GL AU EX WC OTH
H - Evidence of Insurance I - County of Ocean		RE: Point Pleasant Camp Evidence of insurance with respects to staff members from the Point Pleasant Beach Branch of the Ocean County Library will be performing outreaches to the Point Pleasant Beach Boroughs Summer Camp, held at Pleasure Park, located at the intersection of St. Louis Avenue and Foreman Avenue in Pt. Beach.	6/27/2022 #3491941	GL AU EX WC OTH
Total # of Holders: 2				



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: June 23, 2022
Memo to: Ocean County Insurance Fund Commission
Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: June 23, 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.

December 31, 2021 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review and noted there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State’s regulatory agencies.

Learning Management System (LMS): In 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer support services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost. The Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee \$18,750.

Financial Fast Track: Financial Fast Track: The Financial Fast Tracks as of March 31, 2022 and April 30, 2022 were submitted for information. Executive Director reported the statutory surplus as of April is \$14.7 million.

NJCE Committees:

Cyber Task Force – News Alert: The NJCE Cyber taskforce issued bulletins, which focused on two members claims (anonymized of course) with special attention to the claims process.

Coverage Committee: A meeting of this committee is scheduled for July 21st at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure. Last month, the Board approved the Executive Director’s office to pursue quotes for a vendor to provide property appraisals; one vendor has submitted potential fees which will be reviewed by the Coverage Committee.

Safety Committee: The first meeting of the Safety Committee was held June 20th at 10AM. Safety Director reported the committee reviewed the distributed safety bulletins, reviewed the Safety Grant and discussed loss control issues affecting County operations.

Prospective Membership: Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

COVID-19/Safety National: PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Sewer Backup Coverage: In April, the Board authorized the Executive Director’s request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA and GCUA is no longer seeking this coverage. Executive Director reported a revised coverage proposal was presented on June 10th and a second revision on June 21st to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

NJCE 10th Year Anniversary: As previously discussed, 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and had grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

2022 MEL, MRHIF & NJCE Educational Seminar: Initially, the MEL/MRHIF/NJCE Educational Seminars held on May 5th and April 29th had been approved for insurance producer credits – 2 general and 1 ethics - for each day. Upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

NJCE JIF Renewal Timeline: The Professionals met to finalize the renewal timeline that was introduced at the April meeting. Deputy Executive Director reported a final timeline for the NJCE assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may

be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Technological implementation: The Deputy Executive Director reported that the Underwriting Manager's team is utilizing newer technology to streamline several of their processes.

Broker Buddha: Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year's information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured).

Certifical: An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certifical, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certifical utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: <https://www.certifical.com/company>.

Membership Renewal: The Commissions of Mercer County, Ocean County and Union County and the Hudson County are scheduled to renew their three-year membership with the Fund as of January 1, 2023.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited 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 April to July 2022.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for September 22, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2023 renewal. All exposure collection items noted below are already included in Origami and Broker Buddha, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
 - **Transit Operations** – If you utilize contractors to provide public transportation (i.e. buses, paratransit), confirm there is a contract in place and evidence of insurance is provided. If you provide the transportation yourselves, confirm the following: 1) Are MVR checks run on drivers and how frequently; 2) DO buses have cameras inside, outside or both; 3) Does paratransit require tie downs and is training provided to drivers?
- ✓ **Law Enforcement** –
 - **Use of Force** – Provide your law enforcement use of force policies and procedures.
 - **Strip Search** – Provide your law enforcement strip search policies and procedures.
 - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
 - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
 - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
 - **State Jail Inspections** – Provide your most recent annual state jail inspection report.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

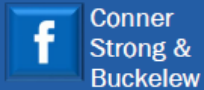
Underwriting Information *(Continued)*

- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber application and supplement, attached, must be completed. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and response, and employee training.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Medical Malpractice** – If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the Medical Malpractice Application and COVID Supplemental in BrokerBuddha.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
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OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		May 31, 2022			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	997,925	4,989,627	7,609,213	12,598,840
2.	CLAIM EXPENSES				
	Paid Claims	303,968	1,227,534	1,013,408	2,240,942
	Case Reserves	116,598	3,579,201	1,795,214	5,374,415
	IBNR	516,160	1,676,408	3,923,681	5,600,090
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	3,686	(170,218)	(233,295)	(403,513)
	TOTAL CLAIMS	940,413	6,312,926	6,499,008	12,811,934
3.	EXPENSES				
	Excess Premiums	236,396	1,181,979	1,667,376	2,849,355
	Administrative	47,009	236,895	124,233	361,128
	TOTAL EXPENSES	283,405	1,418,874	1,791,609	3,210,483
4.	UNDERWRITING PROFIT (1-2-3)	(225,892)	(2,742,172)	(681,404)	(3,423,576)
5.	INVESTMENT INCOME	3,841	16,473	14,512	30,985
6.	PROFIT (4 + 5)	(222,052)	(2,725,699)	(666,892)	(3,392,592)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	22,646	22,646
9.	DIVIDEND EXPENSE	0	0	0	0
10.	INVESTMENT IN JOINT VENTURE	39,453	33,700	870,426	904,126
11.	SURPLUS (6 + 7 + 8 - 9)	(182,599)	(2,691,999)	226,180	(2,465,820)
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	1,569	6,734	0	6,734
	2021	21,068	(2,138,308)	226,180	(1,912,129)
	2022	(205,236)	(560,425)		(560,425)
	TOTAL SURPLUS (DEFICITS)	(182,599)	(2,691,999)	226,180	(2,465,820)
TOTAL CASH					15,352,520
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	207,683	1,002,013	1,013,408	2,015,421
	Case Reserves	(24,230)	2,447,755	1,795,214	4,242,969
	IBNR	(183,106)	(1,266,305)	3,923,681	2,657,376
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	3,686	(18,924)	(233,295)	(252,219)
	TOTAL FY 2021 CLAIMS	4,032	2,164,539	6,499,008	8,663,547
FUND YEAR 2022					
	Paid Claims	96,286	225,521		225,521
	Case Reserves	140,829	1,131,447		1,131,447
	IBNR	699,266	2,942,714		2,942,714
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	(151,295)		(151,295)
	TOTAL FY 2022 CLAIMS	936,380	4,148,387	0	4,148,387
COMBINED TOTAL CLAIMS		940,413	6,312,926	6,499,008	12,811,934

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	May 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,708,337	13,541,686	216,347,698	229,889,384
2.	CLAIM EXPENSES				
	Paid Claims	501,888	1,760,235	8,997,544	10,757,779
	Case Reserves	(709,610)	(1,267,706)	10,977,439	9,709,733
	IBNR	717,027	1,504,473	11,375,865	12,880,338
	Discounted Claim Value	(80,598)	(163,459)	(1,916,773)	(2,080,232)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL CLAIMS	428,706	1,767,075	28,046,678	29,813,754
3.	EXPENSES				
	Excess Premiums	2,060,721	10,320,080	153,216,375	163,536,455
	Administrative	180,632	890,221	16,354,219	17,244,440
	TOTAL EXPENSES	2,241,354	11,210,301	169,570,594	180,780,895
4.	UNDERWRITING PROFIT (1-2-3)	38,277	564,310	18,730,426	19,294,736
5.	INVESTMENT INCOME	51,225	(180,036)	1,533,106	1,353,069
6.	PROFIT (4+5)	89,502	384,273	20,263,531	20,647,805
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	89,502	384,273	14,405,980	14,790,254
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	294	(1,276)	163,660	162,385
	2011	724	(2,273)	666,797	664,524
	2012	1,130	(4,532)	690,291	685,759
	2013	2,038	(9,287)	1,322,965	1,313,678
	2014	2,848	(31,717)	2,323,116	2,291,399
	2015	3,560	(181,336)	1,637,394	1,456,058
	2016	3,846	(15,403)	1,825,687	1,810,284
	2017	4,834	266,056	1,865,475	2,131,530
	2018	4,451	133,595	2,701,793	2,835,388
	2019	5,305	121,451	2,317,154	2,438,605
	2020	4,783	(118,487)	(1,215,894)	(1,334,381)
	2021	7,423	33,004	107,541	140,545
	2022	48,264	194,480		194,480
	TOTAL SURPLUS (DEFICITS)	89,502	384,273	14,405,980	14,790,253
	TOTAL CASH				26,655,729

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 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	42	474	1,582,804	1,583,278
	Case Reserves	(42)	(474)	65,616	65,141
	IBNR	0	(541)	5,318	4,777
	Discounted Claim Value	0	169	(7,374)	(7,206)
	TOTAL FY 2012 CLAIMS	0	(373)	1,646,363	1,645,991
FUND YEAR 2013					
	Paid Claims	5,954	30,179	914,416	944,596
	Case Reserves	(5,954)	(32,183)	458,599	426,415
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	2,316	(57,108)	(54,792)
	TOTAL FY 2013 CLAIMS	0	312	1,390,659	1,390,972
FUND YEAR 2014					
	Paid Claims	120	180,159	476,289	656,448
	Case Reserves	(120)	(147,086)	388,283	241,197
	IBNR	0	(32,839)	43,550	10,711
	Discounted Claim Value	0	18,353	(37,267)	(18,914)
	TOTAL FY 2014 CLAIMS	0	18,587	870,855	889,442
FUND YEAR 2015					
	Paid Claims	13,269	100,304	1,175,139	1,275,443
	Case Reserves	(39,465)	(365,124)	1,460,651	1,095,527
	IBNR	26,196	435,360	106,456	541,816
	Discounted Claim Value	0	(5,093)	(100,358)	(105,451)
	TOTAL FY 2015 CLAIMS	(0)	165,447	2,641,889	2,807,335

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	3,185	25,761	844,767	870,528
	Case Reserves	10,692	6,693	1,681,779	1,688,473
	IBNR	(13,878)	(37,717)	54,558	16,841
	Discounted Claim Value	0	3,842	(113,121)	(109,279)
	TOTAL FY 2016 CLAIMS	0	(1,421)	2,467,984	2,466,562
FUND YEAR 2017					
	Paid Claims	255,753	263,099	393,930	657,028
	Case Reserves	(255,373)	(248,664)	1,372,320	1,123,656
	IBNR	(380)	(308,755)	1,211,149	902,393
	Discounted Claim Value	0	7,285	(135,864)	(128,579)
	TOTAL FY 2017 CLAIMS	0	(287,036)	2,841,535	2,554,499
FUND YEAR 2018					
	Paid Claims	1,298	7,996	742,774	750,769
	Case Reserves	(1,398)	241,707	384,006	625,714
	IBNR	100	(418,993)	1,013,968	594,975
	Discounted Claim Value	0	16,403	(132,597)	(116,193)
	TOTAL FY 2018 CLAIMS	0	(152,887)	2,008,151	1,855,264
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(177,288)	(109,556)	590,241	480,685
	IBNR	177,288	(59,514)	1,923,599	1,864,085
	Discounted Claim Value	0	23,061	(263,678)	(240,617)
	TOTAL FY 2019 CLAIMS	0	(144,455)	2,923,280	2,778,825
FUND YEAR 2020					
	Paid Claims	201,423	237,447	636,007	873,454
	Case Reserves	(249,906)	53,753	3,478,036	3,531,789
	IBNR	48,483	(142,528)	3,149,860	3,007,332
	Discounted Claim Value	0	14,151	(547,421)	(533,270)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL FY 2020 CLAIMS	(0)	96,355	5,329,085	5,425,440
FUND YEAR 2021					
	Paid Claims	9,325	901,571	848,061	1,749,632
	Case Reserves	16,062	(843,889)	1,097,909	254,019
	IBNR	(25,387)	(178,205)	3,792,655	3,614,450
	Discounted Claim Value	0	50,772	(521,987)	(471,215)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	0	(69,751)	5,216,637	5,146,887
FUND YEAR 2022					
	Paid Claims	11,520	11,690		11,690
	Case Reserves	(6,819)	177,115		177,115
	IBNR	504,604	2,248,207		2,248,207
	Discounted Claim Value	(80,598)	(294,716)		(294,716)
	TOTAL FY 2022 CLAIMS	428,706	2,142,297	0	2,142,297
COMBINED TOTAL CLAIMS		428,706	1,767,075	28,046,678	29,813,754

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 \$ 1,453,865 due from the reinsurer for COVID-19 WC claims.

Ocean County Insurance Commission

CLAIM ACTIVITY REPORT

AS OF May 31, 2022

COVERAGE LINE - PROPERTY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
April-22	0	1	1
May-22	0	1	1
NET CHGE	0	0	0
Limited Reserves			\$130,000
Year	2021	2022	TOTAL
April-22	\$0	\$130,000	\$130,000
May-22	\$0	\$130,000	\$130,000
NET CHGE	\$0	\$0	\$0
Ltd Incurred	\$0	\$130,000	\$130,000
COVERAGE LINE - GENERAL LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
April-22	42	22	64
May-22	40	26	66
NET CHGE	-2	4	2
Limited Reserves			\$3,611
Year	2021	2022	TOTAL
April-22	\$110,057	\$38,171	\$148,228
May-22	\$109,256	\$129,075	\$238,332
NET CHGE	(\$801)	\$90,905	\$90,104
Ltd Incurred	\$121,314	\$129,573	\$250,887
COVERAGE LINE - AUTO LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
April-22	4	6	10
May-22	2	8	10
NET CHGE	-2	2	0
Limited Reserves			\$2,338
Year	2021	2022	TOTAL
April-22	\$12,537	\$16,992	\$29,530
May-22	\$1,700	\$21,680	\$23,380
NET CHGE	(\$10,837)	\$4,687	(\$6,150)
Ltd Incurred	\$40,982	\$26,826	\$67,808
COVERAGE LINE - WORKERS COMP.			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
April-22	122	86	208
May-22	122	111	233
NET CHGE	0	25	25
Limited Reserves			\$21,342
Year	2021	2022	TOTAL
April-22	\$4,202,685	\$711,818	\$4,914,503
May-22	\$4,121,912	\$850,692	\$4,972,604
NET CHGE	(\$80,773)	\$138,873	\$58,101
Ltd Incurred	\$6,140,736	\$1,010,426	\$7,151,162
TOTAL ALL LINES COMBINED			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
April-22	168	115	283
May-22	164	146	310
NET CHGE	-4	31	27
Limited Reserves			\$17,304
Year	2021	2022	TOTAL
April-22	\$4,325,280	\$896,981	\$5,222,261
May-22	\$4,232,869	\$1,131,447	\$5,364,315
NET CHGE	(\$92,411)	\$234,465	\$142,054
Ltd Incurred	\$6,303,032	\$1,296,824	\$7,599,856

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF May 31, 2022

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current			17		Last Month			16		Last Year			5	
		Unlimited Incurred	Limited Incurred	Actual	31-May-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	00-Jan-00	MONTH TARGETED	
PROPERTY	184,664	0	0	0.00%	178,886	96.87%	0	0	0.00%	178,471	96.65%	0	0	0.00%	68,326	37.00%
GEN LIABILITY	541,012	121,314	121,314	22.42%	376,251	69.55%	120,678	120,678	22.31%	367,062	67.85%	0	0	0.00%	75,742	14.00%
AUTO LIABILITY	74,552	40,982	40,982	54.97%	47,943	64.31%	42,069	42,069	56.43%	46,242	62.03%	0	0	0.00%	11,183	15.00%
WORKER'S COMP	5,014,620	6,140,736	6,140,736	122.46%	4,223,905	84.23%	6,025,013	6,025,013	120.15%	4,098,251	81.73%	0	0	0.00%	451,316	9.00%
TOTAL ALL LINES	5,814,848	6,303,032	6,303,032	108.40%	4,826,986	83.01%	6,187,760	6,187,760	106.41%	4,690,026	80.66%	0	0	0.00%	606,566	10.43%
NET PAYOUT %	\$2,070,163					35.60%										

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current			5		Last Month			4		Last Year			-7	
		Unlimited Incurred	Limited Incurred	Actual	31-May-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	00-Jan-00	MONTH TARGETED	
PROPERTY	259,241	130,000	130,000	50.15%	95,919	37.00%	130,000	130,000	50.15%	77,772	30.00%			N/A	N/A	N/A
GEN LIABILITY	585,450	129,573	129,573	22.13%	81,963	14.00%	38,260	38,260	6.54%	58,545	10.00%			N/A	N/A	N/A
AUTO LIABILITY	132,314	26,826	26,826	20.27%	19,847	15.00%	22,126	22,126	16.72%	13,231	10.00%			N/A	N/A	N/A
WORKER'S COMP	7,209,432	1,010,426	1,010,426	14.02%	648,849	9.00%	785,350	785,350	10.89%	432,566	6.00%			N/A	N/A	N/A
TOTAL ALL LINES	8,186,437	1,296,824	1,296,824	15.84%	846,578	10.34%	975,735	975,735	11.92%	582,115	7.11%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$165,377					2.02%										

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 31-22

JULY 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>
001065			
001065	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 7/22	2,662.50
001065	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES - OC LEG. 7/22	21,658.02
			24,320.52
001066			
001066	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/22	4.01
001066	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 7/22	13,609.75
			13,613.76
001067			
001067	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 7/22	1,666.66
			1,666.66
001068			
001068	JULIE N. TARRANT	TREASURER FEES 7/22	416.66
			416.66
001069			
001069	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 5/22	1,019.35
001069	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 1/22	1,914.75
			2,934.10
001070			
001070	CONNER STRONG & BUCKELEW	RISK MANAGER CONSULTANT FEES 7/22	3,333.33
			3,333.33
001071			
001071	SPARK CREATIVE GROUP LLC	SITE UPDATE, WEB HOST & DOMAIN MGMT 7/2	713.75
			713.75
001072			
001072	ASBURY PARK PRESS	ACCT #ASB-000003503 - ADV MTG - 6.8.22	52.60
			52.60
001073			
001073	OCEAN COUNTY INSURANCE COMMISSION	REIMBURSEMENT OF LEGACY CLAIMS 7/22	968.50
			968.50
		Total Payments FY 2022	48,019.88
		TOTAL PAYMENTS ALL FUND YEARS	48,019.88

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: 2022										
Month Ending: May										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	324,509.11	502,382.41	111,161.90	7,009,952.73	(1,500,200.43)	6,517,831.56	540,253.20	0.00	0.00	13,505,890.48
RECEIPTS										
Assessments	84,006.55	147,587.69	42,876.10	2,336,202.52	107,903.79	190,164.10	160,429.72	0.00	0.00	3,069,170.47
Refunds	0.00	0.00	0.00	3.50	0.00	0.00	0.00	0.00	0.00	3.50
Invest Pymnts	79.85	123.61	27.35	1,724.79	215.90	1,603.70	132.93	0.00	0.00	3,908.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	79.85	123.61	27.35	1,724.79	215.90	1,603.70	132.93	0.00	0.00	3,908.13
Other *	0.00	0.00	0.00	0.00	0.00	13,122.26	0.00	0.00	0.00	13,122.26
TOTAL	84,086.40	147,711.30	42,903.45	2,337,930.81	108,119.69	204,890.06	160,562.65	0.00	0.00	3,086,204.36
EXPENSES										
Claims Transfers	0.00	1,844.85	9,762.75	292,364.29	0.00	0.00	0.00	0.00	0.00	303,971.89
Expenses	0.00	0.00	0.00	0.00	0.00	45,104.94	0.00	0.00	0.00	45,104.94
Other *	0.00	0.00	0.00	0.00	0.00	890,497.88	0.00	0.00	0.00	890,497.88
TOTAL	0.00	1,844.85	9,762.75	292,364.29	0.00	935,602.82	0.00	0.00	0.00	1,239,574.71
END BALANCE	408,595.50	648,248.86	144,302.60	9,055,519.26	(1,392,080.74)	5,787,118.80	700,815.85	0.00	0.00	15,352,520.13

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
OCEAN COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH		May			
CURRENT FUND YEAR		2022			
		Description:	Investors Admin	Investors Claim	Investors Legacy Claims
		ID Number:			
		Maturity (Yrs)			
		Purchase Yield:			
		TOTAL for All Accts & instruments			
Opening Cash & Investment Balance		\$13,505,890.48	6,566,261.59	563,190.19	6,376,438.70
Opening Interest Accrual Balance		\$0.00	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$3,908.12	\$2,134.56	\$180.91	\$1,592.65
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$3,908.12	\$2,134.56	\$180.91	\$1,592.65
9	Deposits - Purchases	\$3,332,296.23	\$3,069,173.97	\$250,000.00	\$13,122.26
10	(Withdrawals - Sales)	-\$1,489,574.71	-\$295,104.94	-\$303,971.89	-\$890,497.88
	Ending Cash & Investment Balance	\$15,352,520.12	\$9,342,465.18	\$509,399.21	\$5,500,655.73
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$641,801.84	\$1,706.66	\$93,804.55	\$546,290.63
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$15,994,321.96	\$9,344,171.84	\$603,203.76	\$6,046,946.36



**Top 10 Providers
1/1/2022 – 6/30/2022**

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SOUTHERN OCEAN MEDICAL CENTER	7	\$183,067.74
ORTHOPAEDICS NEW JERSEY, LLC	159	\$73,695.16
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	71	\$70,729.20
NORTHERN MONMOUTH REGIONAL SURG CTR	7	\$43,371.99
SANJAY SIKAND MD PC	72	\$41,705.00
COMMUNITY MEDICAL CENTER INC	19	\$33,496.46
HEALTHSOUTH REHABILITATION HOSPITAL	3	\$30,467.50
TOMS RIVER SURGERY CENTER	7	\$29,565.25
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	12	\$23,653.69
HOME CARE CONNECT LLC	11	\$21,446.98
Grand Total	368	\$551,198.97

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
SHORE SPINE AND PAIN LLC	9	\$96,833.00
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	100	\$30,540.26
ORTHOPAEDICS NEW JERSEY, LLC	119	\$28,633.15
NEUROBEHAVIORIAL REHABILITATION	50	\$26,419.57
RIVERVIEW MEDICAL CENTER	1	\$23,083.79
NORTHERN MONMOUTH REGIONAL SURG CTR	8	\$22,540.80
COMMUNITY MEDICAL CENTER INC	2	\$18,526.78
LAKWOOD SURGERY CENTER, LLC	4	\$12,381.00
MSC GROUP INC	5	\$11,712.81
THE PLASTIC SURGERY CENTER PA	7	\$8,251.50
Grand Total	305	\$278,922.66



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%
May	212	\$608,503.10	\$219,025.70	\$389,477.40	64%	\$61,657.00	98%
June	172	\$196,771.75	\$94,938.38	\$101,833.37	52%	\$18,168.91	88%
Grand Total	897	\$1,907,012.84	\$762,655.90	\$1,144,356.94	60%	\$193,271.69	96%

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%
May	81	\$93,592.59	\$40,076.48	\$53,516.11	57%	\$8,217.07	90%
June	49	\$86,551.33	\$33,489.37	\$53,061.96	61%	\$9,212.24	87%
Grand Total	596	\$955,388.49	\$395,854.61	\$559,533.88	59%	\$80,649.49	76%

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 – 6/30/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	73	14	22	109
February	15	18	8	41
March	7	16	6	29
April	9	16		25
May	12	21	11	44
June	4	15	24	43
Grand Total	120	100	71	291

**WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
COVID-19 CLAIMS
1/1/2022 – 6/30/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
January	66	4	21	91
February	13	2	5	20
March	2	1		3
April	7	3		10
May	9	8	10	27
June	2	4	22	28
Grand Total	99	22	58	179

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: July 13, 2022
DATE OF MEETING: July 21, 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>

June – July 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 9:** Attended the OCIFC Claims Committee meeting.
- **June 14:** Attended the OCIFC Safety Committee meeting.
- **June 16:** Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 14:** Plan to attend the OCIFC Claims Committee meeting.
- **July 21:** 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 – Video Briefings posted to the NJCE Site under Safety/Resources: Finding Fentanyl at Recreational Facilities and Permit-Required Confined Space Best Practices – June 20.
- NJCE JIF - SD Bulletin: Poison Ivy Best Practices – June 21.

- NJCE JIF - SD Bulletin: Tick & Tick-Borne Diseases Best Practices – June 22.
- NJCE JIF - JAMC LE Bulletin: LE Considerations In Light of the SCOTUS Decision Impacting Roe v Wade – June 27.
- NJCE JIF - SD Bulletin: High Visibility Apparel in the Summer Best Practices – July 11.
- NJCE JIF - JAMC Law Enforcement Message: Daniel's Law Portal Open's Today – July 12.
- NJCE JIF - Live Safety Training – September 2022 Registration is Now Open! – July 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.

- Five 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):

- 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 NJCE.org website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, unattended classes will be canceled. *(The July thru September 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)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
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
9/7/22	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

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/>.

[If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet, so please check back.](#)

(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>

J.A. Montgomery

CONSULTING

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. Monthly Training Schedules are on the NJCE.org website: <https://njce.org/safety/safety-webinars/>.

In-Person training is being held via the MSI/NJCE Expos indicated with an (*). These Expos are scheduled throughout the state in 2022 and are for training programs that are not available virtually. [MSI-NJCE 2022 EXPO Training Schedule](#)

For more information on training and other safety resources please visit the *Safety* portion of the NJCE.org website: <https://njce.org/safety/>

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

DATE	TRAINING TOPIC	TIME
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
8/1/22	HazCom w/GHS	7:30 - 9:00 am
8/1/22	Hearing Conservation	9:30 - 10:30 am
8/1/22	Fire Safety	11:00 - 12:00 pm
8/2/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/22	Chipper Safety	1:00 - 2:00 pm
8/3/22	Asbestos, Lead, Silica, Overview	7:30 - 8:30 am
8/3/22	Fire Extinguisher	9:00 - 10:00 am
8/4/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/4/22	Hazard Identification / Make Observations Count	1:00 - 3:00 pm
8/5/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/22	Mower Safety	11:00 - 12:00 pm
8/8/22	Disaster Management	9:00 - 10:30 am
8/8/22	Flagger Skills and Safety	1:00 - 2:00 pm
8/8/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
8/9/22	Preparing for the Unspeakable	9:00 - 10:30 am
8/9/22	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/22	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/10/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
8/11/22	Housing Authority Sensibility	8:30 - 11:30 am
8/11/22	Introduction to Communication Skills	10:00 - 12:00 pm
8/11/22	HazCom w/GHS	1:00 - 2:30 pm
8/12/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/12/22	Hearing Conservation	11:00 - 12:00 pm

8/15/22	Implicit Bias in the Workplace	9:00 - 10:30 am
8/15/22	Heavy Equipment: General Safety	1:00 - 3:00 pm
8/16/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
8/16/22	Fall Protection Awareness	1:00 - 3:00 pm
8/17/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
8/17/22	Ethics for NJ Local Government Employees	11:00 - 1:00 pm
8/17/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/18/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/18/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/19/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/19/22	Fire Extinguisher	11:00 - 12:00 pm
8/22/22	Sanitation/Recycling Safety	8:30 - 10:30 am
8/22/22	Back Safety / Material Handling	11:00 - 12:00 pm
8/23/22	Fire Safety	8:30 - 9:30 am
8/23/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/22	Special Events Management	8:30 - 10:30 am
8/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/25/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/22	Flagger Skills and Safety	11:00 - 12:00 pm
8/26/22	Mower Safety	7:30 - 8:30 am
8/26/22	HazCom w/GHS	9:00 - 10:30 am
8/29/22	Shop & Tool Safety	8:30 - 9:30 am
8/29/22	Driving Safety Awareness	10:00 - 11:30 am
8/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/30/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
8/31/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
9/1/22	Special Events Management	8:30 - 10:30 am
9/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/22	HazCom w/GHS	1:00 - 2:30 pm
9/2/22	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/2/22	Fire Safety	10:30 - 11:30 am
9/2/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
9/6/22	Hearing Conservation	7:30 - 8:30 am
9/6/22	Fire Extinguisher	9:00 - 10:00 am
9/6/22	Chain Saw Safety	1:00 - 2:00 pm
9/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm

9/8/22	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/12/22	Accident Investigation	1:00 - 3:00 pm
9/13/22	Preparing for First Amendment Audits	9:00 - 11:00 am
9/13/22	Confined Space Entry	8:30 - 11:30 am
9/13/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
9/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/14/22	Chipper Safety	7:30 - 8:30 am
9/14/22	Wellness for Government Employees	9:00 - 11:30 am
9/14/22	Mower Safety	9:00 - 10:00 am
9/14/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/15/22	Designated Employer Representative Training (DER) <i>*see details below</i>	9:00 - 4:00 pm w/ 1 hour lunch brk
9/15/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/15/22	Back Safety / Material Handling	1:00 - 2:00 pm
9/16/22	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/16/22	HazCom w/GHS	1:00 - 2:30 pm
9/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
9/19/22	Fire Safety	8:00 - 9:00 am
9/19/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/19/22	Safety Committee Best Practices	1:00 - 2:30 pm
9/20/22	Public Employers: What You Need to Know	9:00 - 10:30 am
9/20/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
9/20/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/22	Shop & Tool Safety	11:00 - 12:00 pm
9/20/22	Driving Safety Awareness	1:00 - 2:30 pm
9/21/22	Leaf Collection Safety Awareness	7:30 - 9:30 am
9/21/22	Chain Saw Safety	10:00 - 11:00 am
9/21/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/21/22	Ethical Decision Making	11:00 - 1:00 pm
9/22/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
9/22 - 9/23/22	Leadership Skills for Supervisors - Two Day* <i>(must attend both days)</i>	9:00 - 3:30 pm w/lunch brk
9/23/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
9/23/22	Flagger Skills and Safety	8:30 - 9:30 am
9/23/22	Mower Safety	10:00 - 11:00 am
9/26/22	Playground Safety Inspections	8:30 - 10:30 am
9/26/22	Fire Extinguisher	11:00 - 12:00 pm
9/26/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
9/27/22	HazCom w/GHS	7:30 - 9:00 am
9/27/22	Bloodborne Pathogens (BBP)	9:30 - 10:30 am

9/27/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/28/22	Confined Space Entry	8:30 - 11:30 am
9/28/22	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Back Safety / Material Handling	10:30 - 11:30 am
9/29/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/30/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/22	Productive Meetings Best Practices	8:30 - 10:00 am
9/30/22	Chipper Safety	11:00 - 12:00 pm
9/30/22	Hearing Conservation	1:00 - 2:00 pm

***9/15/22 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before August 26, 2022.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Zoom Safety Training Guidelines:

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

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

Zoom Training 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. 32-22

**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: July 21, 2022

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – June 16, 2022
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 Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew
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

ALSO PRESENT:

Colleen Golin, Esq.

Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF MAY 19, 2022

MOTION TO APPROVE THE OPEN MINUTES OF MAY 19, 2022

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan of J.A. Montgomery advised he was attending the meeting on behalf of Glenn Prince, who had a conflict. Mr. Brosnan reported the Safety and Accident Review Committee met this past Tuesday, June 14 at 1:30 pm and a variety of safety training opportunities were discussed which included opportunities which were available through August 31. Mr. Brosnan advised there was a discussion about the Munich Safety Grant requirements and a discussion about PEOSH most commonly cited citations based on some recent visits by PEOSH. Mr. Brosnan said there was also a discussion on a Confined Space Safety Director Bulletin that was issued following the unfortunate tragedy in Middleton as well as refresher on ticks and tickborne illnesses alert, which was certainly appropriate for the season. Mr. Brosnan concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last Thursday and had an excellent conversation about all of the claims. 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 June 9, 2022.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JUNE 9, 2022

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had two actions.

COUNTY OFFICIAL'S INDEMNIFICATION RESOLUTION: Executive Director said a copy of Resolution 28-22, County Official's Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution was included in the agenda. Executive Director noted the Commission Attorney made a revision to the resolution. In response to Executive Director's inquiry, Ms. Dodd advised the revised resolution was sent to the Commissioners and the revised version of the resolution was being displayed on the screen.

Executive Director asked if anyone had any questions regarding the resolution and requested a motion for approval.

MOTION TO APPROVE RESOLUTION 28-22, COUNTY OFFICIAL INDEMNIFICATION SUBJECT TO A RESERVATION OF RIGHTS, PURSUANT TO THE JULY 7, 1982 BOARD OF CHOSEN FREEHOLDERS RESOLUTION

Moved:	Commissioner Gunther
Second:	Commissioner Fiure
Vote:	2 Yes, 1 Abstention

In response to Ms. Tarrant’s inquiry, Ms. Dodd advised she would revise the resolution and send a copy to Ms. Tarrant so she could obtain the signatures.

Mr. Fiure requested the Commission Attorney to ask any outside counsel to let their clients know they should not be discussing the matter with anyone in the building or anyone in the County. Mr. Sahradnik said that is their normal policy and Ms. Benson advised they would follow up with outside counsel.

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 May, which was included in the agenda. Executive Director advised there were (7) seven 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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE:) Executive Director reported the NJCE was scheduled to meet again on Thursday, June 23, 2022 at 9:30AM via zoom.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track was included in the agenda. Executive Director reported as of March 31, 2022 there was a deficit of \$2,221,007. Executive Director noted the claims were reviewed and this was directly related to the COVID claims we have been discussing for the past few months. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$864,673 of the surplus was the OCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$13,330,347.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track for the NJCE was included in the agenda. As of March 31, 2022, the NJCE had a surplus of \$14,839,484. Executive Director noted the total cash amount was \$32,121,038. 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 for the month of March were included in the agenda. Executive Director reviewed the Expected Loss Ratio Analysis Report and noted there were two years of information. Executive Director advised the claims were higher than the actuary's projections and the line of coverage causing the issue was worker's compensation which was directly related to the financials he just spoke about. Executive Director said it was too early to make any assessment for 2022 and some time was left on the 2021 year to see how it would play out.

2023 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director advised the Fund office was beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited. Executive Director said Ms. Sander and her team will assist with the renewal process.

Executive Director reported he was pleased to announce that Conner Strong & Buckelew was utilizing a new platform called Broker Buddha that streamlines the renewal applications for the ancillary coverages. Executive Director explained the online portal gives you the ability to save the applications as a draft and finish the application later. The portal will also display last year's information. The software is pretty intuitive, and instructions are provided when you sign on. More information will follow on this new platform. Executive Director reported the Payroll Auditor was conducting payroll audits which would be uploaded by the Fund office into Origami. Executive Director noted the 2023 renewal process this year would be mid-June through mid-August. Executive Director said one of the objectives this year coming out to the County JIF was to get an early start on the renewal so Ed Cooney and his team could reach out to the marketplace earlier. Executive Director explained this way we could have more finality hopefully in November or December. Executive Director reported the last two years we were past January due to the hard market. In response to Executive Director's comment Ms. Sander briefly reviewed the application process pointing out that Ms. DePaolo could delegate sections of the application to different departments for completion and then just sign electronically. Ms. Sander said they have been piloting the procedure with other commercial accounts and well as some public entities. Ms. Sander noted the data from last year would be mapped over to this year. Executive Director asked if anyone had any questions on the renewal process.

2022 PROPERTY & CASUALTY ASSESSMENTS: The second assessment payment was due on May 15, 2022. Executive Director asked Ms. Tarrant if she wanted to comment on the assessments. Ms. Tarrant advised there were two entities that did not make their assessment payment and she would be contacting them.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant reported she reviewed the June Bills List and requested a motion to approve Resolution 29-22, June Bills List in the amount of \$44,763.48.

MOTION TO APPROVE RESOLUTION 29-22 JUNE BILLS LIST

June 16, 2022 Ocean County Insurance Fund Commission OPEN Minutes

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

Ms. Tarrant said she would reach out to two entities regarding the assessment payments and noted she thought they were looking for a second billing.

Ms. Tarrant advised during the County audit it was discovered that her bond was at \$250,000 and should have been at \$1.5 million. Ms. Tarrant advised she worked with Conner Strong & Buckelew and her bond was now \$1.5 million.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to 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 was a savings of 61%, with a penetration rate was 97%. Ms. Beatty also reviewed the County Legacy Claim report advising there was a savings of 58%, \$506,471.92 with a penetration rate of 75%. Ms. Beatty noted the rate was slightly lower because there were some claimants that were treating out of state, some long-term issues so that does impact the numbers a bit. Ms. Beatty also reviewed the workers' compensation claims reported by claim type which was included in the agenda. Ms. Beatty asked if anyone had any questions and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Brosnan advised the Safety Director's report was included in the agenda and included All Risk Control and Safety activities for May and June. Mr. Brosnan referred to page 20 of the agenda and noted the information with regards to the NJCE Media Library, Streaming Video Service as well as live Safety Training. Mr. Brosnan advised the agenda also included information regarding the Safety Expo, in person training, and said there were two sessions remaining, one in September and the other in October. Mr. Brosnan continued to review the report noting information on the Leadership Academy and the training opportunities available through the end of August. Mr. Brosnan concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander spoke about the renewal process again and advised she would work with the member entities on the process. Ms. Sander concluded her report unless anyone had any questions.

ATTORNEY: Mr. Sahradnik advised they were busy preparing the indemnification resolution which was included in the agenda packet and deferred to Ms. Benson who did an excellent job preparing the resolution in a short time frame.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

Chairman Greitz's advised a closed session was not necessary.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:25 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary