

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, AUGUST 18, 2022
10:00 AM**

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

**Call In Number: 1-929-205-6099
Meeting ID: 942 9902 6811**

OR

<https://permainc.zoom.us/j/94299026811>

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: August 18, 2022
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: July 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 8-11-22 - (Roll call Vote)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report..... Pages 2-15

- TREASURER – Julie Tarrant**
 - Resolution 32-22 August Bills List – Motion (Roll Call Vote)..... Page 16
 - Treasurer Reports Pages 17-18

- CLAIMS ADMINISTRATOR– QUAL LYNX Pages 19-22**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 23-32

- 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 33-22 Closed SessionPage 33

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [September 15, 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: August 18, 2022
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Revised Resolution 28-22, County Official's Indemnification Resolution (Page 4) – Included in the agenda on page 4 is revised Resolution 28-22, County Official's Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution. The resolution was amended to read an "investigation" in the William Scharfenberg, Esq. matter. This resolution was prepared by the Commission Attorney's office.

Motion to approve Resolution 28-22, 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 July. There were (3) three certificates of insurance issued during the month.

Motion to approve the certificate of insurance report

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE is scheduled to meet again on Thursday, September 22, 2022, at 9:30 AM via zoom.

NJCE JIF – Cyber Update (Pages 6-15) – Included in the agenda on page 6 is a note from the NJCE Underwriting Manager providing an update on the 2023 Cyber renewal. Also included in the agenda on pages 7-14 is the "Pre-Renewal Update on Cyber Controls" for your review. On page 15 is a NJCE Cyber Checklist you can use for the 2023 Renewal.

The Executive Director and Underwriting Manager of the NJCE JIF held a 2023 Cyber Update Webinar on Monday, August 15, 2022. Mr. Cooney provided an update on the cyber marketplace, detailed the issues, and discussed the critical controls to have in place for the renewal. A recording of the webinar will be posted to the NJCE website, njce.org.

Mr. Cooney, NJCE Underwriting Manager, will be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure at the 2022 GMIS International Annual Conference. If anyone is interested in attending the conference, the link is listed below:

<https://www.gmis.org/page/2022registration>

- ❑ **Financial Fast Tracks/Claim Reports** – The June Financial Fast Tracks and Claim Reports were not available and will appear in the next agenda.
- ❑ **New Submissions** – The Risk Manager has submitted submissions for the Board of Social Services and the Utilities Authority. We will ask the Risk Manager to provide an update on the submissions.

RESOLUTION NO. 28-22

**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 Office of Attorney Ethics v. William Scharfenberg, Esq., Investigation Docket No. XIV-2022-0136E, Assistant County Prosecutor Scharfenberg 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. William M. Porter, Docket No. VII-2022-0011E, Assistant Prosecutor William M. Porter 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 Pine v. County of Ocean, et.al., US District Court Docket # 3:22-CV-02760-FLW-DEA, Joseph H. Vicari as a Defendant, is entitled to the benefits of such indemnification and has engaged Albert H. Wunsch, III Esquire, 400 Sylvan Avenue, Englewood Cliffs, NJ 07632 to represent him in this matter; and

NOW THEREFORE BE IT RESOLVED that the Commissioners of the OCIFC hereby acknowledge and agree to indemnify William Scharfenberg, William M. Porter and Joseph H. Vicari 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 June 16, 2022.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

Ocean County Ins. Fund Commission - SIR

From 7/1/2022 To 8/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lakehurst Board Of Education I - County of Ocean	401 Union Avenue Lakehurst, NJ 08733	RE: Public Meeting/Open House The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Public meeting/open house for Joint Base McGuire-Dix-Lakehurst Compatible Use Study during the current policy period.	7/8/2022 #3512296	GL AU EX WC OTH
H - 304 Park Ave Investments LLC I - County of Ocean	Saad Waqas 220 S Stiles St Apt 1F Linden, NJ 07306	RE: 206 Courthouse Lane Evidence of insurance with respects to the property at 206 Courthouse Lane, Toms River.	7/8/2022 #3512297	GL AU EX WC OTH
H - Borough of Lavallette I - County of Ocean	1306 Grand Central Avenue Lavallette, NJ 08735	RE: Traveling Tennis and Pickleball class Evidence of Insurance as respects to Ocean County Parks Dept Traveling Tennis and Pickleball class.	7/27/2022 #3541785	GL AU EX WC OTH
Total # of Holders: 3				

[NJCE JIF – CYBER UPDATE](#)

Please find attached the NJCE Underwriting Team’s Cyber Update for the NJCE. This update is intended to provide members with a brief overview of the current Cyber insurance landscape to prepare for the 2023 Cyber renewal. Of critical importance are the cybersecurity controls required by cyber insurers to not only obtain a good quotation, but a quotation at all. To assist, we have created a basic checklist of such critical items, also attached.

These controls should be familiar as they have not changed much since we started heavily discussing Cyber in 2018 and they are certainly the same as we urged members to deploy in early 2021 when the cyber insurance market started to become difficult. Even more notable, the same controls are all also found in the NJCE’s Cyber Risk Management program released a few years ago, found here:

https://njce.org/wp-content/uploads/2021/10/NJCE-Cyber-Risk-Management-Program_v1.pdf

While all of your technology professionals have been a part of the NJCE’s Cyber Task Force and are certainly aware of these security challenges, please share this message with them. The NJCE Underwriting team is available to have meetings with your teams to discuss any of this, so please reach out any time.

Finally, the global association for government technology professionals, called GMIS International, is having their annual conference in Philadelphia this year. This is a great opportunity for your technology experts to collaborate with their peers and attend educational sessions. NJCE Underwriting Manager, Ed Cooney, will be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure.



[Register Today for GMIS MEETS 2022 | Aug. 21 – 24](#)

The 2022 GMIS MEETS conference will be held August 21 – 24, 2022 in lively Philadelphia, PA. Created by and for leaders in the public sector IT industry, GMIS MEETS offers informative general sessions, specialized educational tracks, interaction with industry-leading providers, networking opportunities and much more.

[Register Today](#)

Cyber Update



Pre-Renewal Update on Cyber Controls

July 2022



What Are
The Issues?

The Issues

The Key Problem: Extortion

- A. M. Best reports: Cyber insurance industry loss ratio rose by 51% from 2019 to 2020, Ransomware claims rose 35% in 2020, which now account for 75% of all Cyber claims
- FireEye reports 41% of identified malware families in 2020 were new / previously unknown, showing the quick acceleration of attacker innovation
- IBM/Ponemon reports: 48% of breaches were caused by human error and system glitch, 20% of breaches were due to compromised credentials, 16% of breaches due to 3rd party vulnerabilities

Measured in US\$ millions • KnowBe4 reports Ransomware claims increased by 1,000% in 2021



Phishing

- 74% of organizations in the US experienced a successful phishing attack
- 94% of malware is delivered by email
- Phishing attacks account for more than 80% of reported security incidents



The Issues

287

Average number of days to identify and contain a data breach

The longer it took to identify and contain, the more costly the breach.

Data breaches that took longer than 200 days to identify and contain cost on average \$4.87 million, compared to \$3.61 million for breaches that took less than 200 days. Overall, it took an average of 287 days to identify and contain a data breach, seven days longer than in the previous report. To put this in perspective, if a breach occurring on January 1 took 287 days to identify and contain, the breach wouldn't be contained until October 14th. The average time to identify and contain varied widely depending on the type of data breach, attack vector, factors such as the use of security AI and automation, and cloud modernization stage.

\$4.62m

Average total cost of a ransomware breach

Ransomware and destructive attacks were costlier than other types of breaches.

Ransomware attacks cost an average of \$4.62 million, more expensive than the average data breach (\$4.24 million). These costs included escalation, notification, lost business and response costs, but did not include the cost of the ransom. Malicious attacks that destroyed data in destructive wiper-style attacks cost an average of \$4.69 million. The percentage of companies where ransomware was a factor in the breach was 7.8%.

20%

Share of breaches initially caused by compromised credentials

Compromised credentials was the most common initial attack vector, responsible for 20% of breaches.

Business email compromise (BEC) was responsible for only 4% of breaches, but had the highest average total cost of the 10 initial attack vectors in the study, at \$5.01 million. The second costliest was phishing (\$4.65 million), followed by malicious insiders (\$4.61 million), social engineering (\$4.47 million), and compromised credentials (\$4.37 million).



What Minimum Controls Are Needed?

■ Cyber Controls

**** The market is demanding certain cybersecurity controls be in place in order to provide full Ransomware coverage or even quote Cyber coverage at all. The requirements are typically required to be in place prior to binding; sometimes 30 days. ****

Quote or No Quote

Multi-Factor Authentication (MFA): Applied for all remote access to the network, remote email, privileged users and off-network back-ups.

Back-Ups: All mission critical data and applications must be backed-up off-network or completely segmented.

- *Insurers are not yet discussing data stored by third parties (applications, vendors, etc.), but this will likely soon be part of the requirement.*
- *Some insurers are requiring some variation of the 3-2-1 Back-Up Rule, which is 3 back-ups, on 2 different types of media and 1 copy must be off-site.*

Endpoint Protection (EPP/EDR): Endpoint protection, detection and response.

- *Just having antivirus security at your endpoints is not enough; you must be able to detect the actual or potential threats in real-time and be able to respond.*

Other Key Underwriting Considerations

Employee Training: Employee training is a must. Insurers have not quite defined it yet, but the standard is 1 hour per year covering malware identification, password construction, identifying security incidents and social engineering attacks, with phishing testing.

Patching: Insurers will look at your patching cadence to see that all security updates (especially critical ones) are quickly applied. Insurers may also ask about your patch management procedures: How are you notified of available patches, and what procedure/timeline is used for implementing? Also be ready to confirm if you have remediated any instances of specific vulnerabilities, such as log4j (CVE-2021-44228).

Virtual Private Network (VPN): Most insurers are requiring VPNs used for remote access. In lieu of VPN, there are certain Remote Desktop Protocol (RDP) providers with strong security in place, but this may be a tough conversation with underwriters as they will have to refer these security questions to their cybersecurity consultants.

Check out the NJCE Cyber Task Force's Cyber Risk Management Program for more details of controls and policies.

Cyber Controls

Additional Minimum Controls

Password Strength: We all understand the importance of complex passwords, but it is critical these are unique from all other passwords each individual uses elsewhere in life.

Access Privilege and Segregation: Simple enough, each employee does not need access to the parts of the network for all other departments. With this in place, attackers may get into Jane Doe's account, but Jane Doe's account will not have access to other parts of the organization.

Encrypt Data: Encrypt your data, especially sensitive (financial, PII, PHI) so if you are breached or accidentally release data, the data is unusable.

Deep Web Scans: Organizations should utilize a service that constantly scans the deep web for your email addresses and passwords in known breaches and your organization's documents containing potentially sensitive information.

Incident Response and Business Continuity: Time is of the essence in attacks and can make all the difference. Have an incident response plan and regularly test it. Develop a business continuity plan to keep operations as high as possible during the event. These will help produce drastic differences in your total loss.

Vulnerability Scanning and Penetration Testing: Periodic Penetration Tests will help test the security you have implemented, while frequent vulnerability scanning will address vulnerabilities in your applications, which are frequently occurring.

Third Party Security Audits: Especially for some of your high-risk vendors (accounting, employee benefits, IT), utilize a security audit to ensure they are protecting your data and network like you would protect it yourself.

Security Operations Center (SOC): A 24/7 staffed security operations center.

Advanced Credential Management: Ensuring different credentials are used for back-ups and certain other segmented areas, different than the normal environment's administrator credentials. Also perform credential integrity checks against known breaches on a regular basis.

Back-Up Testing: Back-ups should also be tested for integrity on a regular basis (every 3 months).

Advanced Security Software: Utilize a network monitoring solution that alerts for suspicious or malicious behavior (such as SIEM).

■ Cyber Controls: Operational Technology (OT / ICS)

Minimum Controls for Operational Technology / Industrial Control Systems (OT / ICS)

Segmentation: OT/ICS environments should be segmented from other environments. This can be done virtually or physically.

Accounts/Credentials: No accounts, usernames or passwords should be the same as what is used on the regular business network.

Email and Web Browser: No web browser should be on the network, if possible. Only email access should be outgoing emails, not incoming.

Border: All network points need to be known and secured. Limit access to known IPs. No direct internet connection. Endpoint detection and response.

NJCE CYBER CHECKLIST 2023 PRE-RENEWAL

Control Area	Details	Completed
Multi Factor Authentication	All remote access	
	Remote email (mobile email)	
	Privileged users	
	Off-network backups	
Data Back-Up	All mission critical data and applications backed-up off-network (virtually or physically)	
	Back-ups should be periodically tested	
Endpoint Detection & Response	Must be using a true EDR tool, by whatever name known (EDR, XDR, etc.)	
Employee Training	Periodic cybersecurity awareness training through the year (at least one hour in total)	
	Multiple phishing tests through the year	
Patching	Have a patch management process (such as using an automated tool or service)	
	Security patches applied at least each month (subject to positive functionality test of the patch)	
	Have you remedied log4j (CVE-2021-44228)?	
Password Management	Strength must be at least eight characters, and require uppercase, lowercase, alpha and numeric characters	
	Passwords should be changed at least every three months	
	Use of NIST 800-63B (03/02/2020 and beyond) in lieu of the above	
Access Privilege Controls	Access should be defined based on position title and limited as much as possible	
Protect Data	Personally Identifiable, Protected Health (PII / PHI) and other confidential information encrypted at rest and in transit	
	Back-up data should be encrypted	
Incident Response Plan	Have a robust incident response plan	
	Periodically test your incident response plan with a tabletop exercise	
Vulnerability Scanning	Continuous vulnerability scanning should be performed	
Security Tools	Antivirus, anti-malware, etc. should be deployed across network	
Port Management	Ports should be locked/closed unless in use	

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 32-22

AUGUST 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:
BE IT RESOLVED that the Ocean County Insurance Fund Commission, hereby
 authorizes the Fund treasurer to issue warrants in payment of the following claims; and
FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001074			
001074	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 8/22	2,662.50
001074	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES - OC LEG. 8/22	21,658.02
			24,320.52
001075			
001075	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	3.42
001075	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/22	13,609.75
			13,613.17
001076			
001076	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 8/22	1,666.66
			1,666.66
001077			
001077	JULIE N. TARRANT	TREASURER FEE 8/22	416.66
			416.66
001078			
001078	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES RENDERED 6/22	2,630.00
			2,630.00
001079			
001079	CONNER STRONG & BUCKELEW	RISK MANAGER CONSULTANT FEES 8/22	3,333.33
			3,333.33
001080			
001080	THE PRESS OF ATLANTIC CITY	ADVERTISE 6.16.22 MEETING	16.00
			16.00
001081			
001081	ASBURY PARK PRESS	ACCT #ASB-0000003503 - AD - 7.7.22	52.60
			52.60
		Total Payments FY 2022	46,048.94
		TOTAL PAYMENTS ALL FUND YEARS	46,048.94

Chairperson

Attest:

Dated: _____

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

Treasurer

OCEAN COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022										
Month Ending: June										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
RECEIPTS										
Assessments	5,225.33	9,180.17	2,666.95	145,315.14	6,711.77	11,828.48	9,978.96	0.00	0.00	190,906.80
Refunds	0.00	0.00	0.00	5,322.78	0.00	0.00	0.00	0.00	0.00	5,322.78
Invest Pymnts	132.30	209.89	46.73	2,932.08	284.18	1,873.81	226.92	0.00	0.00	5,705.91
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	132.30	209.89	46.73	2,932.08	284.18	1,873.81	226.92	0.00	0.00	5,705.91
Other *	0.00	0.00	0.00	0.00	0.00	26,995.50	0.00	0.00	0.00	26,995.50
TOTAL	5,357.63	9,390.06	2,713.68	153,570.00	6,995.95	40,697.79	10,205.88	0.00	0.00	228,930.99
EXPENSES										
Claims Transfers	0.00	5,316.55	1,012.75	207,455.30	0.00	0.00	0.00	0.00	0.00	213,784.60
Expenses	0.00	0.00	0.00	0.00	0.00	44,763.48	0.00	0.00	0.00	44,763.48
Other *	0.00	0.00	0.00	0.00	0.00	204,861.38	0.00	0.00	0.00	204,861.38
TOTAL	0.00	5,316.55	1,012.75	207,455.30	0.00	249,624.86	0.00	0.00	0.00	463,409.46
END BALANCE	413,953.13	652,322.37	146,003.54	9,001,633.96	(1,385,084.79)	5,578,191.73	711,021.73	0.00	0.00	15,118,041.66

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
OCEAN COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	June				
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	\$15,352,520.12	9342465.18	509,399.21	5,500,655.73	
Opening Interest Accrual Balance	\$0.00	0	0	0	0
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	\$5,705.90	\$3,366.22	\$255.17	\$2,084.51
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	\$5,705.90	\$3,366.22	\$255.17	\$2,084.51
9	Deposits - Purchases	\$473,225.08	\$196,229.58	\$250,000.00	\$26,995.50
10	(Withdrawals - Sales)	-\$713,409.46	-\$294,763.48	-\$213,784.60	-\$204,861.38
Ending Cash & Investment Balance	\$15,118,041.64	\$9,247,297.50	\$545,869.78	\$5,324,874.36	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$56,042.25	\$1,723.46	\$29,738.46	\$24,580.33	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$15,174,083.89	\$9,249,020.96	\$575,608.24	\$5,349,454.69	



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%
July	244	\$349,012.94	\$179,998.87	\$169,014.07	48%	\$30,337.46	92%
Grand Total	1141	\$2,256,025.78	\$942,654.77	\$1,313,371.01	58%	\$223,609.15	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%



**ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
1/1/2022 – 7/31/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
January	74	13	22	109
February	15	18	8	41
March	7	16	6	29
April	9	16		25
May	17	26	1	44
June	15	24	4	43
July	3	16	1	20
Grand Total	140	129	42	311

**WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
COVID-19 CLAIMS
1/1/2022 – 7/31/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
January	67	3	21	91
February	13	2	5	20
March	2		1	3
April	7	3		10
May	13	14		27
June	13	12	3	28
July	2			2
Grand Total	117	34	30	181



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%
July	81	\$125,700.83	\$43,735.51	\$81,965.32	65%	\$13,920.10	92%
Grand Total	677	\$1,081,089.32	\$439,590.12	\$641,499.20	59%	\$94,569.59	78%

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



**Top 10 Providers
1/1/2022 – 7/31/2022**

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SOUTHERN OCEAN MEDICAL CENTER	13	\$215,775.47
ORTHOPAEDICS NEW JERSEY, LLC	199	\$82,445.70
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	99	\$80,841.24
NORTHERN MONMOUTH REGIONAL SURG CTR	9	\$50,134.49
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	23	\$48,265.46
SANJAY SIKAND MD PC	82	\$46,925.00
OCEAN MEDICAL CENTER	12	\$43,726.54
COMMUNITY MEDICAL CENTER INC	21	\$40,723.86
HEALTHSOUTH REHABILITATION HOSPITAL	3	\$30,467.50
TOMS RIVER SURGERY CENTER	7	\$29,565.25
Grand Total	468	\$668,870.51

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
SHORE SPINE AND PAIN LLC	11	\$97,305.00
ORTHOPAEDICS NEW JERSEY, LLC	139	\$35,235.73
NORTHERN MONMOUTH REGIONAL SURG CTR	12	\$35,003.80
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	106	\$32,402.27
NEUROBEHAVIORIAL REHABILITATION	57	\$29,119.57
RIVERVIEW MEDICAL CENTER	1	\$23,083.79
COMMUNITY MEDICAL CENTER INC	2	\$18,526.78
LAKWOOD SURGERY CENTER, LLC	4	\$12,381.00
MSC GROUP INC	5	\$11,712.81
NEW JERSEY HEALTHCARE SPECIALISTS PC	11	\$10,624.00
Grand Total	348	\$305,394.75

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: August 10, 2022
DATE OF MEETING: August 18, 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>

July - August 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 14:** Attended the OCIFC Claims Committee meeting.
- **July 21:** Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 11:** Plan to attend the OCIFC Claims Committee meeting.
- **August 18:** 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 - JAMC Law Enforcement Message: 988 Going Live – Friday – July 14.
- NJCE JIF - JAMC LE Bulletin: Heat Related Health Considerations for Law Enforcement - July 21.
- NJCE JIF - JAMC SD Bulletin: Work Attire Best Practices – July 28.
- NJCE JIF: Safety Recall Alert – DeWalt Miter Saw - August 9.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – August 9.
- NJCE JIF - SD Message: CDC Monkeypox Guidance – August 10.

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, under-

attended 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

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/>.

[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>

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/>

August thru October 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
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
9/6/22	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 - 12:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 10:30 am
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	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 break
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* (must attend both days)	9:00 - 3:30 pm w/lunch break
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	Wellness for Government Employees	9:00 - 11:30 am
9/28/22	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Confined Space Entry	8:30 - 11:30 am
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	Snowplow/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
10/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/3/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/4/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
10/4/22	Sanitation/Recycling Safety	10:00 - 12:00 pm
10/4/22	Back Safety / Material Handling	1:00 - 2:00 pm
10/5/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	8:30 - 10:30 am
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Ethics for Local NJ Government Employee) *	10:30 - 12:30 pm
10/6/22	Mower Safety	7:30 - 8:30 am
10/6/22	Chipper Safety	9:00 - 10:00 am
10/6/22	Chain Saw Safety	1:00 - 2:00 pm

10/7/22	Flagger Skills and Safety	8:30 - 9:30 am
10/7/22	Fire Extinguisher	10:00 - 11:00 am
10/11/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/11/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	1:00 - 2:30 pm
10/11/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/12/22	Confined Space Entry	8:30 - 11:30 am
10/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/13/22	HazCom w/GHS	7:30 - 9:00 am
10/13/22	Flagger Skills and Safety	10:00 - 11:00 am
10/13/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/14/22	Dealing with Difficult People	8:30 - 10:30 am
10/14/22	Fire Safety	11:00 - 12:00 pm
10/14/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/17/22	Hearing Conservation	8:30 - 9:30 am
10/17/22	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
10/17/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/18/22	Heavy Equipment: General Safety	7:30 - 9:30 am
10/18/22	Back Safety / Material Handling	10:00 - 11:00 am
10/18/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/19/22	Driving Safety Awareness	8:30 - 10:00 am
10/19/22	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/19/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
10/21/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/21/22	Power of Collaboration (JIF 101) *	9:00 - 1:00 pm
10/21/22	Introduction to Management Skills	12:30 - 2:30 pm
10/24/22	Fire Safety	8:30 - 9:30 am
10/24/22	Fire Extinguisher Safety	10:00 - 11:00 am
10/25/22	Chipper Safety	8:30 - 9:30 am
10/25/22	Chain Saw Safety	10:00 - 11:00 am
10/25/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/26/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/26/22	Shop & Tool Safety	11:00 - 12:00 pm
10/26/22	Fall Protection Awareness	1:00 - 3:00 pm
10/26/22	Preparing for First Amendment Audits	11:00 - 1:00 pm
10/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/27/22	Disaster Management	9:00 - 10:30 am
10/27/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/28/22	Confined Space Entry	8:30 - 11:30 am
10/28/22	Hearing Conservation	11:00 - 12:00 pm

10/28/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/31/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/22	Shift Briefing Essentials	11:00 - 1:00 pm
10/31/22	Snowplow/Snow Removal Safety	1:00 - 3:00 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. 33-22

**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: August 18, 2022

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 21, 2022
10:00 AM**

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

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
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Claims Services	Qual-Lynx Karen Beatty Claudia Acosta
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	PERMA Risk Management Services Jennifer Conicella Robyn Walcoff
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Mike Brosnan
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ALSO PRESENT:

Colleen Golin, Esq.
Antoinette DePaola, Ocean County
Alyssa Fiore, Ocean County Board of Social Services
Will Demand, Ocean County Utilities Authority
Patrick Connor, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF JUNE 16, 2022

Ms. Benson said she had something to add and advised that Resolution 28-22 that was previously part of those minutes need to be corrected. Ms. Benson said there was an error on her part, when she put in the OAE versus Scharfenberg, it was not a complaint, it was an investigation. Ms. Benson asked that the minutes reflect the amendment, and the rest were fine.

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 16, 2022 WITH THE AMENDMENT

Moved: Chairman Greitz
Second: Commissioner Gunther
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 last met on Tuesday, June 14 at 1:30 pm via zoom and would be meeting again on September 13 at 1:30 PM. Mr. Brosnan reported the agenda and minutes would be distributed electronically prior to the meeting. Mr. Bronsan concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last week and had a great 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 July 14, 2022.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JULY 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 and he would start with his first action item.

COUNTY OFFICIAL’S INDEMNIFICATION RESOLUTION: Executive Director referred to a copy of Resolution 30-22, County Official’s Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution which was included in the agenda. Executive Director said the resolution was prepared by the Commission Attorney’s office.

MOTION TO APPROVE RESOLUTION 30-22, 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
Roll Call Vote	3 Yes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificate issued for the month of June, which was included in the agenda. Executive Director advised there was (1) one certificate 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 met on June 23, 2022 at 9:30AM via zoom and a written summary of the report was included in the agenda. Executive Director reviewed some of the highlights of the meeting and said the 2021 audit was approved with no recommendations. Executive Director reported J.A. Montgomery was transitioning from First Net to a new vendor for the Learning Management System. Executive Director noted that was going well and should be ready to use at the end of the year. Executive Director reported the Fund office continues to work closely with Safety National to determine a recovery from the 2020 COVID-19 claims for both the MEL and NJCE JIFs. Executive Director advised the NJCE was looking to place coverage for some of the Utility Authorities for sewer backup coverage, however this did not affect this Commission. Executive Director mentioned the Fund office was attempting to plan a NJCE 10 Year Anniversary Luncheon, even though it was now 12 years, and more information would follow. Executive Director spoke about a NJCE JIF renewal timeline for the renewal process to establish firm renewal numbers in November and no later than December. Executive Director said that Conner Strong & Buckelew is using Broker Buddha for the renewal application process this year. Broker Buddha would streamline the renewal application process limiting the need for hard copy applications and the portal can also save the application as a draft and edit later. Ms. Sander said she was familiar with Broker Buddha and it has the ability to separate questions so you can send the section to others to complete. Executive Director also spoke about another online platform, Certificial to streamline the certificate of insurance renewal process and allow members to issue their own certificates.

2023 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reviewed a copy of a memorandum from the NJCE Underwriting Manager Team which was included in the agenda. Executive Director stressed the importance of including the COPE information for buildings. Executive Director reported 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. Executive Director noted the deadline to complete the data underwriting renewal was Friday, August 19, 2022.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director reported as of May 31, 2022 there was a deficit of \$2,465,820. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$904,126 of the surplus was the OCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$15,352,520.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track for the NJCE was included in the agenda. As of May 31, 2022, the NJCE had a surplus of \$14,790,254. Executive Director noted the total cash amount was \$26,655,729. 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 May were included in the agenda. Executive Director reviewed the Expected Loss Ratio Analysis Report with the Commission.

Executive Director said he wanted to add one more item before he concluded his report. Executive Director advised he was talking with Ms. Sander prior to the meeting and reported they were going to work on new proposals this year for the Board of Social Services and also the Utilities Authority. Executive Director advised both entities were currently in the Commission for workers’ compensation only.

TREASURER REPORT: Ms. Tarrant reported she reviewed the July Bills List and requested a motion to approve Resolution 31-22, July Bills List in the amount of \$48,109.88 .

MOTION TO APPROVE RESOLUTION 31-22 JULY BILLS LIST

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

Ms. Tarrant referred to copies of the Treasurer Reports which were included in the agenda and noted they were prepared by PERMA.

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 60%, with a penetration rate was 96%. Ms. Beatty also reviewed the County Legacy Claim report advising there was a savings of 59% and a penetration rate of 76%. 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 noted there was a total of 291 claims and 179 Covid claims. Ms. Beatty asked if anyone had any questions and concluded her report. In response to Executive Director's inquiry, Ms. Beatty said the few that are not in network will do single agreements, however for some reason they do not want to do a contract. Ms. Beatty stated we still get a discount on the bills.

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 June and July. Mr. Brosnan advised there was a listing of the Safety Director's bulletins as well as information regarding the training media library, the video service and life safety training. Mr. Brosnan advised the agenda also included an extensive listing of the training that was available and noted some of the classes were offered both morning and afternoon hours to try to accommodate everybody as much as possible. Mr. Brosnan concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported as Executive Director noted the Utilities Authority will be obtaining quotes from the NJCE as well as the Board of Social Services. Ms. Sander advised they were in the process of assisting the various other committee members with gathering their renewal data as well as working with Ms. DePaola in getting the County's data into Origami. Ms. Sander reported Bowman & Company is reaching out for payroll information specifically to the county and also the committee members. This information is used for last year's audit as well as projections going forward. Ms. Tarrant said they already submitted the information. Ms. Sander concluded her report unless anyone had any questions.

ATTORNEY: Mr. Sahradnik advised they were working on the indemnification resolutions which were in the last agenda and this agenda. Mr. Sahradnik said they were also working with Ms. Gunther on some OPRA requests.

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

MEETING ADJOURNED: 10:23 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary