

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
FRIDAY, NOVEMBER 18, 2022
1:30 PM**

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

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 739 426 4615**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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: November 18, 2022
1:30 PM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: October 20, 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 11-10-22 - (Roll call Vote)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report..... **Pages 2-25**

- TREASURER – Julie Tarrant**
 - Resolution 38-22 November Bills List – *Motion (Roll Call Vote)* **Page 26-27**

- CLAIMS ADMINISTRATOR– QUAL LYNX Pages 28-31**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... **Pages 32-38**

- 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 39-22 Closed Session **Page 39**

MEETING ADJOURNMENT

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

Revised Plan of Risk Management (Pages 3-8) – The 2022 Plan of Risk Management was revised to reflect the full membership of the Board of Social Services effective October 25, 2022. Included in the agenda on pages 3-8 is a copy of the revised plan. The changes are highlighted in yellow.

Motion to approve Resolution 37-22, Revised Plan of Risk Management

Certificate of Insurance Issuance Report (Pages 9-12) – Included in the agenda on pages 9-12 is the certificate of issuance report from the NJCE listing the certificates issued for the month of October. There were (25) twenty-five certificates of insurance issued during the month.

Motion to approve the certificate of insurance report

New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 13-24) – The NJCE met on October 27, 2022. Attached in the agenda on pages 13-24 is a written summary report. The Finance Sub-Committee met on Monday, November 14th at 3:00 to review the 2023 budget and 2022 dividend options. The NJCE will meet again on Friday, November 18th at 9:30 AM to introduce the 2023 Budget. A Public Hearing and adoption of the 2023 Budget is scheduled for Thursday, December 15th at 2:00 PM.

Financial Fast Tracks – The Financial Fast Tracks are not available this month and will appear in the next agenda.

Professional Services (Page 25) – The Fund Office issued and advertised RFQ's for professional services for Fund Year 2023. The positions include Actuary, Auditor, Attorney, Treasurer, and Special Conflict Litigation Counsel. The responses were due back on November 10. Included in the agenda on page 25 is a copy of the responses that were received. Once the responses are reviewed recommendations will be made at the December meeting. The Third-Party Administrator RFQ was issued and the responses are due on Wednesday, December 7, 2022 at 3:00pm.

2022 Property & Casualty Assessments – The Treasurer advised all of the member entities paid the assessment due on October 15, 2022

Ocean County Insurance Fund Commission 2022 Plan of Risk Management

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective 10/25/2022, the 2022 Plan of Risk Management shall be:

The Perils or Liability to be Insured Against

The Insurance Fund Commission insures the following perils or liability:

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

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

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

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

The Limits of Coverage

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

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

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

- Member Entity Retentions GL and PL:
 - a. OCB0H: \$5,000

- 9. Employed Lawyers Professional Liability
 - Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
 - Member Entity Self Insured Retentions:
 - a. OCB0H: \$25,000

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

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

1. Workers' Compensation (all coverages): \$750,000
2. Liability: \$250,000
 - a. Auto Liability: \$250,000
 - i. OCB0H: \$249,750
 - b. Employee Benefits Liability: \$250,000
 - i. OCB0H: \$249,000
 - c. POL/EPL: \$500,000
 - i. OCB0H – POL: \$450,000
 - ii. OCB0H – EPL: \$350,000
 - d. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
 - e. Personal Injury Protection: \$250,000
3. Property: \$250,000
 - a. OCB0H: \$245,000
 - i. Flood (non-SFHA): \$200,000
 - ii. Windstorm (West of GSP): \$200,000 (excess of 1%)
 - iii. Earthquake: \$200,000
 - iv. APD: \$249,000
 - b. OCB0SS: \$250,000
 - i. APD: \$249,500
 - c. Working Dogs: \$100,000
 - i. Flood, SFHA: Building: Max available NFIP Limit (\$500,000)
 - ii. Contents: Max available NFIP Limit (\$500,000)
 - d. Named Storm, High Hazard: \$500,000
4. Crime: None
5. Pollution Liability: None
6. Cyber: \$0
7. Non-Owned Aircraft: None

Coverage to be purchased from a commercial insurer

The Insurance Fund Commission does not purchase commercial insurance.

Reinsurance to be purchased

The Insurance Fund Commission does not purchase reinsurance.

The amount of unpaid claims to be established

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Fund Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Fund Commission also establishes reserves recommended by the Insurance Fund Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Fund Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

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

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

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

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

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

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

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

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

Procedures governing loss adjustment and legal expenses

The Insurance Fund Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Fund Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

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

In order to control workers' compensation medical costs, the Insurance Fund Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Fund Commission's claims process. To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms, which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Fund Commission Attorney, as well as, the various firms which audit the claims adjusters.

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

Not applicable.

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

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

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

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

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

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

regularly scheduled Insurance Fund Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 18th day of November, 2022.

COMMISSION CHAIRPERSON

ATTEST:

COMMISSION VICE CHAIRPERSON

Ocean County Ins. Fund Commission - SIR

From 10/1/2022 To 11/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Board of Fire Commissioners, Fire District No. 1 I - Ocean County Board of Health	Lakewood Twp.	Evidence of insurance with respects to Flu Vaccination clinic at 733 Cedar Bridge Ave, Lakewood.	10/3/2022 #3647157	GL AU EX WC OTH
H - 333 Haywood LLC I - County of Ocean, Ocean County Board of	11 Linda Drive Toms River, NJ 08754	Certificate holder is included as Additional Insured/Landlord as respects to the following location: 11 333 Haywood Road Manahawkin, NJ 08050	10/5/2022 #3652013	GL AU EX WC OTH
H - KEAN University at OCC I - County of Ocean, Ocean County Board of	P.O. Box 2001 Toms River, NJ 08754	Evidence of Insurance	10/5/2022 #3652014	GL AU EX WC OTH
H - NJ Department of Human Services I - County of Ocean, Ocean County Board of	PO Box 807 Trenton, NJ 08625	Evidence of Insurance	10/5/2022 #3652015	GL AU EX WC OTH
H - NJ Dept of Health & Senior I - County of Ocean, Ocean County Board of	Services P.O. Box 360 Trenton, NJ 08625	Evidence of Insurance as respects to the Statewide respite Care Program Grant.	10/5/2022 #3652016	GL AU EX WC OTH
H - NJ Dept of Health & Senior Services I - County of Ocean, Ocean County Board of	Div of HIV/AIDS Services 50 East State Street PO Box 363 Trenton, NJ 08625	Evidence of Insurance as respects to Ryan White Funding/Persons with aids/transportation grant renewal.	10/5/2022 #3652017	GL AU EX WC OTH
H - NJ Dept of Health & Senior Services I - County of Ocean, Ocean County Board of	Div of HIV/AIDS Services 50 East State Street PO Box 363 Trenton, NJ 08625	Evidence of Insurance	10/5/2022 #3652018	GL AU EX WC OTH
H - NJ Dept of Human Services, I - County of Ocean, Ocean County Board of	Division of Disability Services P.O. Box 700 Trenton, NJ 08625	Evidence of Insurance as respects to Personal Assistance Services Program Contract Renewal.	10/5/2022 #3652019	GL AU EX WC OTH

Ocean County Ins. Fund Commission - SIR

From 10/1/2022 To 11/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New York City Department of I - County of Ocean, Ocean County Board of	Health and Mental Hygiene 42-09 28th Street Queens, NY 11101	RE: Housing Opportunities for Persons with Aids (HOPWA) Grant Program Public Health Solutions, A New York Not for Profit Corporation & New York City Department of Health and Mental Hygiene are Additional Insureds on the above referenced Commercial General Liability, Automobile and Umbrella policies if and to the extent required by written contract.	10/5/2022 #3652020	GL AU EX WC OTH
H - Ocean County Board of Chosen I - County of Ocean, Ocean County Board of	Commissioners PO Box 2191 Toms River, NJ 08754	Evidence of insurance as respects Office of Senior Services Contract	10/5/2022 #3652021	GL AU EX WC OTH
H - Ocean County Board of Chosen I - County of Ocean, Ocean County Board of	Commissioners PO Box 2191 Toms River, NJ 08754	RE: Senior Services Contract Certificate Holder is included as an additional insured but only with respects to the negligent acts of the Named Insured with respects to Office of Senior Services Contract.	10/5/2022 #3652022	GL AU EX WC OTH
H - Public Health Solutions, A New I - County of Ocean, Ocean County Board of	York Not for Profit Corporation 40 Worth Street, 5th Floor New York, NY 10013	RE: Housing Opportunities for Persons with Aids (HOPWA) Grant Program Public Health Solutions, A New York Not for Profit Corporation & New York City Department of Health and Mental Hygiene are Additional Insureds on the above referenced Commercial General Liability, Automobile and Umbrella policies if and to the extent required by written contract.	10/5/2022 #3652023	GL AU EX WC OTH
H - State of NJ I - County of Ocean, Ocean County Board of	Division of Family Development Quakerbridge Plaza P.O. Box 716 Trenton, NJ 08625	Evidence of insurance.	10/5/2022 #3652024	GL AU EX WC OTH
H - State of NJ I - County of Ocean, Ocean County Board of	Division of Family Development Quakerbridge Plaza P.O. Box 716 Trenton, NJ 08625	Evidence of Insurance as respects to Supportive Services for Housing for Special Needs Population in Ocean County.	10/5/2022 #3652025	GL AU EX WC OTH
H - State of New Jersey Dept of Community Affairs I - County of Ocean, Ocean County Board of	Div of Housing & Resources 101 S Broad Street, 5th Floor, Trenton, NJ 08625	RE: LIHEAP Administration Grant The State of New Jersey Department of Community Affairs and The State of New Jersey are included as Additional Insureds on the above-referenced Commercial General Liability Policy if required by written contract.	10/5/2022 #3652026	GL AU EX WC OTH

Ocean County Ins. Fund Commission - SIR

From 10/1/2022 To 11/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey Dept. of I - County of Ocean, Ocean County Board of	Children & Families Central Business Office 50 East State St, 5th Fl, Trenton, NJ 08625	Evidence of Insurance as respects to Supportive Services for Housing for Special Needs Population in Ocean County.	10/5/2022 #3652027	GL AU EX WC OTH
H - Township of Lakewood I - County of Ocean, Ocean County Board of	Municipal Bldg. 231 Third Street Lakewood, NJ 08701	Evidence of Liability as respects to the Annual Boarding Home Festival at Pine Park, Lakewood, NJ	10/5/2022 #3652028	GL AU EX WC OTH
H - Twp of Toms River, Toms River I - County of Ocean, Ocean County Board of	Business Development Corp d/b/a Downtown Toms River 53 Main St. Toms River, NJ 08753	RE: Additional Insured Toms River Business Development Corp. (dba) Downtown Toms River & Township of Toms River is included as an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Umbrella Liability Policies if required by written contract.	10/5/2022 #3652029	GL AU EX WC OTH
H - Uncle Bob's Self Storage #729 I - County of Ocean, Ocean County Board of	777 Route 37 West Toms River, NJ 08755	RE: Units A2, E655, E577, F656 & H778 Evidence of Property insurance located at the Certificate Holders Storage facility for Units A2, E655, E577, F656 & H778	10/5/2022 #3652030	GL AU EX WC OTH
H - 333 Haywood LLC I - County of Ocean, Ocean County Board of	11 Linda Drive Toms River, NJ 08754	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 333 Haywood LLC is included as a Loss Payee on the above-referenced Property Policy if required by written contract.	10/5/2022 #3652032	GL AU EX WC OTH
H - County Of Ocean I - County of Ocean, Ocean County Board of	P. O. Box 2191 Toms River, NJ 08754	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Certificate holder is additional insured Landlord respects leased premises. Location - 2 225 Fourth Street Lakewood, NJ 08701 Location - 1 1027 Hooper Avenue Toms River, NJ 08753	10/5/2022 #3652033	GL AU EX WC OTH
H - Jay Grunin & Linda Grunin T/A I - County of Ocean, Ocean County Board of	Grunin Properities 1027 Hooper Avenue Toms River, NJ 08753	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Certificate holder is included on General Liability as Additional Insured/Landlord. Location - 1 1027 Hooper Avenue Toms River, NJ 08753	10/5/2022 #3652034	GL AU EX WC OTH

Ocean County Ins. Fund Commission - SIR

From 10/1/2022 To 11/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Signature Bank ISAOA I - County of Ocean, Ocean County Board of	PO Box 292700 Lewisville, TX 75029	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Signature Bank ISAOA is included as a Mortgagee on the above-referenced Property Policy if required by written contract. Location - 9 333 Haywood Road Manahawkin, NJ 08050	10/5/2022 #3652035	GL AU EX WC OTH
H - Mayo Park Center I - County of Ocean	501 Beacon Ave. Beachwood, NJ 08722	RE: Magic Show Evidence of insurance with respects to The Beachwood Branch of the Ocean County Library will be hosting Chad Juros Magic Show at Mayo Park Center, 501 Beacon Ave., Beachwood, NJ 08722 during the current calendar year. Award-winning magician Chad Juros will perform a family-friendly show of magic, music, comedy, and audience participation.	10/19/2022 #3667377	GL AU EX WC OTH
H - NJ Transit I - County of Ocean	One Penn Plaza East Newark, NJ 07105	RE: Public Transportation Vehicles 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 vehicles used for public transportation listed below: Vehicle- 26 2013 Ford Champion Challenger VIN# :1FD4E4F5S0DDB32732 Vehicle- 27 2013 Ford Supreme Startrans Senator II VIN# :1FD4E4F5S6DDA64260 Vehicle- 28 2013 Ford Supreme Startrans Senator II VIN#:1FD4E4F5S6DDB19502 Vehicle- 36 2013 Ford Supreme Startrans Senator II VIN# :1FD4E4F5S0EDA13550 2010 International 1HVBTAAM2AH180120 2010 International 1HVBTAAM9AH180115 2008 Ford 1FD4E45P28DB03243 2011 International 5WEASAAM2BH354299 2011 International 5WEASAAMOBH354298 2013 Ford FD4E4 16-1987 "2018 Elk" Mini Bus 1FD4E4F5S3JDC36255 16-1985 "2018 Elk" Mini Bus 1FD4E4F5S2JDC36294 16-1641 "2014 International" Mid-size Bus 5WEASAAM3EH787117 16-1642 "2014 International" Mid-size Bus 5WEASAAM5EH787118 16-1643 "2014 International" Mid-size Bus 5WEASAAM7EH787119 16-1644 "2014 International" Mid-size Bus 5WEASAAM3EH787120 16-1852 "2017 Ford" Mini Bus 1FD4E4F5S1GDC36053 16-1853 "2017 Ford" Mini Bus 1FD4E4F5S3GDC36054 16-1911 "2017 Ford" Mini Bus 1FD4E4F5S5HDC65959 16-2016 "2018 Ford" Mini Bus 1FD4E4F5S3JDC34621 16-1986 "2018 Elk" Mini Bus 1FD4E4F5S1JDC36254 16-1988 "2018 Elk" Mini Bus 1FD4E4F5S2JDC36263 The County of Ocean is self insured for physical damage on any of their vehicles	10/25/2022 #3684579	GL AU EX OTH
Total # of Holders: 25				



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: October 27, 2022
Memo to: Fund Commissioners
Ocean County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: October 2022 NJCE Meeting

Executive Directors Report: The following items were discussed:

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

Finance Sub-Committee: Executive Director reported Commissioners Sheehan, Kessler, Kelly, Shea and O’Connor met on Monday, October 17th to review the 2023 NJCE preliminary budget, the budget process, industry factors affecting the budget, as well as the 2022 preliminary dividend options and cyber security options.

2023 Preliminary Budget - Enclosed as part of this report is the 2023 Budget Review; the preliminary 2023 budget reflected a total of \$36,022,934 or a 9.9% increase. Executive Director discussed the commercial marketplace and legislative factors driving the 9.9% increase including a state mandated 9.9% increase in Workers’ Compensation weekly benefit rates, the transfer of permanent disability claims from the pension system to workers’ compensation, and COVID claims. In addition, property premiums are impacted by the frequency of natural disasters in the past decade, liability claims have increased due to erosion to Title 59 immunities and cyber liability premiums have significantly increased due to increased claim activity for public entities in New Jersey and nationally. This is in addition to the 24% rate increase of the State Health Plan that some of our members are experiencing. Executive Director said the Finance Sub-Committee is scheduled to meet again Monday, November 14th at 3pm to review the 2023 Budget prior to introduction on November 18th.

The Board of Fund Commissioners accepted the recommendation of the Finance Sub-Committee to introduce the 2023 budget on Friday November 18, 2022 at 9:30AM and to schedule a meeting on December 15, 2022 at 2:00PM for the Public Hearing and adoption of the 2023 budget.

2022 Dividend - Finance Sub Committee also reviewed the Financial Fast Track as of August 31, 2022, which reflected a statutory surplus of \$15.2 million and a \$20.3 million cash balance. Executive Director said the Fund’s current financials and the audit as of 12/31/21 support the release of a dividend. Finance Sub-Committee reviewed dividend options and requested additional options to make a dividend recommendation at the November 18th meeting.

Covid -19 – PERMA Claims Director, Ms. Walcoff provided a brief update on COVID-19 claim activity to date. As of September 30, 2022, for 2020 fund year, there are a total of 1,859 claims with a total incurred of \$8.7 million and total paid of \$2.5 million, for the 2021 fund year, there are a total of 1,505 claims with total incurred of \$6.1 million and total paid of \$1.5 million. For the 2022 fund year, there are a total of 1,056 claims with a total incurred of \$1.4 million and a total paid of \$367,300.

Safety National – Ms. Walcoff reported there is ongoing dialogue with the excess insurer on how the 2020 endorsement and how it will be applied with respects to COVID-19 claims noting the MEL is finalizing their settlement negotiations with Safety National on the 2020 COVID claims. The MEL Fund Attorney will collaborate with the NJCE Fund Attorney to obtain a similar result on the 2020 NJCE claims with Safety National in a parallel manner. As a result of the ongoing discussions, the NJCE financials already reflect the anticipated recovery from the excess insurer.

Cyber Security Expert - Finance Sub-Committee along with the Fund Attorney reviewed and discussed the feasibility of hiring a cyber security expert and agreed that the NJCE contract with a Cyber Security Expert group prior to the January 1, 2023, renewal. Underwriting Manager is working on obtaining a proposal to present to the Finance Sub-Committee on November 14th.

2022 Safety Grant Program: Safety Director reported Munich Re agreed to issue a grant in the amount of \$50,000 for 2022 and submitted a memo summarizing the safety grant submissions from eight members. Safety Director said the submissions will be provided to Munich Re and the funds will be distributed to members. The Board of Fund Commissioners approved the safety grant submissions as presented.

New Membership: The Ocean County Board of Social Services has accepted a proposal to become a distinct member in the in the Ocean County Insurance Commission effective 10/25/22 for all lines of coverage.

2023 Renewal Webinar: Deputy Executive Director reported the Underwriting Manager held a webinar on October 12th on the current market conditions affecting the 2023 budget and it was well attended with over 40 attendees. The presentation webinar will be posted to njce.org.

2022 Assessments: As a reminder, the 2nd installment is due on November 1st. Deputy Executive Director reported the Treasurer’s address has changed and requested all future assessment payments be sent to the following address starting with the 2022 2nd installment: c/o David McPeak - 22 Glenview Ave - Berlin NJ 08009.

2023 Renewal – Underwriting Data Collection: Deputy Executive Director thanked members for their cooperation during the 2023 renewal process. The deadline to complete it was August 31st and the Fund office is reviewing exposure data for accuracy and completion. As a reminder most ancillary coverage applications may be completed online via Origami. The Payroll Auditor conducted payroll audits which were uploaded by the Fund office into Origami.

2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. Deputy Executive Director reported the MEL JIF holds its annual elected official’s seminar on November 16th and this year’s program will be “Local Government Risk Management”. In addition, the MEL and other entities are co-sponsoring an annual reception on November 16th at Bally’s VIP Lounge from 6:00-8:00PM for those interested in attending.

Membership Renewal: Deputy Executive Director reported and the Commissions of Mercer County, Ocean County, Union County and the County of Hudson have all submitted documentation renewing their three-year membership with the Fund as of January 1, 2023.

Underwriting Manager Report

Underwriting Manager reported the 2023 renewal negotiations are progressing well. Underwriting Manager encouraged members and/or risk managers to contact his office for any questions on the 2023 Renewal Webinar.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from September to November 2022.

WC Claims Administration Report

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

Next Meeting

The next meeting of the NJCE fund is scheduled for Friday November 18, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

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

From: Joseph Hrubash, Executive Director

Subject: 2023 Preliminary Budget Review

Date: October 17, 2022 – 2:00 p.m. via Zoom Audio/Video

This memo will serve as a discussion of the 2023 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget. We continue to operate in challenging times including but not limited to market conditions unseen since the mid 1980's, potential claims resulting from sexual molestation, claims resulting from the pandemic and COVID essential worker legislation as well as climate change resulting in property CAT losses nationwide. We often refer to this as the "perfect storm".

1. Factors affecting the 2023 NJCE Budget are:

Commercial Marketplace and Legislative Factors: New Jersey governmental entities are facing unprecedented insurance increases because of hard market conditions, as well as legislative and administrative actions in Trenton compounded by inflation. These increases, which touch almost every aspect of insurance from liability and cyber to healthcare and workers' compensation. It comes at a time when public entity budgets are already under tremendous stress.

- a. **Health Insurance:** By far, the biggest increase is in health insurance. In July, the New Jersey State Health Benefits Commission announced a preliminary 24% rate increase in 2023 for governments in the program. While there was an immediate call to lower the rate action, the outcome will still be a budget buster for public entities. Please note we currently have two insurance commissions which provide health insurance as this should be an option to consider if your insurance is in the State Health Plan.
- b. **Workers' Compensation:** Workers' Compensation is the next largest item in governmental insurance budgets. A 2020 study concluded that New Jersey Workers' Compensation rates are now the third highest in the country. Costs have continued to escalate since the study was conducted in part because the New Jersey Department of Labor (NJ DOL) increased the top weekly benefit rate earlier this year by 9.9%. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates.

Another NJ DOL decision will increase workers' compensation by over 10% for government by directing workers' compensation to pay many accidental disability claims that historically were paid by the pension plans before the change. This decision was retroactive to any case that was not finally adjudicated when the change went into effect. As a result, losses also increased for many claims that occurred prior to 2021.

In addition, New Jersey was one of the States to mandate that COVID be presumed as job related for public safety employees and others encountering the public. That law cost New Jersey governmental entities tens of millions.

- c. **Property:** Coverage premiums for fire, flood and windstorm are increasing due to the frequency of natural disasters over the past few years and our own loss experience. Building costs are increasing at a rate of 11% because of supply chain issues and the shortage of labor. Property insurance premiums are directly indexed to replacement values. Property insurance costs are also impacted by the frequency of natural disasters that have increased significantly here in New Jersey over the past decade with Irene in 2011, Sandy in 2012 and Ida in 2021.
- d. **Liability:** Liability claims are increasing at an average rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, public entities are being hit with lawsuits based on allegations going back 40 years. Judges are now reluctant to grant summary judgement dismissing even frivolous claims because of the 2021 New Jersey Supreme Court decision in Gonzalez v. City of Jersey City.

Also, premiums for Cyber Liability are doubling, and deductibles are also increasing. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

- e. **Social Inflation:** A rising trend in unexpected insurance claim costs because of societal trends and views toward litigation causing claims costs to increase in ways that were not anticipated.

Government risk management is becoming more complicated because of new laws that have significantly increased the cost of workers' compensation and liability claims. The only long-term answer is a strong risk management program.

Underwriting Manager held a webinar on the 2023 renewal efforts and will provide a brief overview on the marketplace and what it means for NJCE's 2023 renewal.

2. Preliminary 2023 Budget Discussion:

2022 Budget Delta: As you recall after the 2022 budget was adopted prior to the final marketing of the excess insurance and ancillary coverages which resulted in a delta of \$563,358 for the excess insurance and \$744,455 for the ancillary coverages. The Board of Commissioners, at the recommendation of the Finance Sub Committee, agreed to the following.

- a. To charge an additional assessment in 2022 for the ancillary coverage delta since these coverage lines are not part of the excess program and are elective and commercially insured and a pass-through in the NJCE budget.
- b. Absorb the excess premiums delta. In anticipation of a potential 2022 budget delta for the excess program resulting from the hard market, we budgeted additional loss fund dollars. Additional loss funds of \$557,605, if necessary, can be used towards an offset of the excess program delta. This decision also considered NJCE's strong financial position.

2023 Excess Insurance and Ancillary Insurance:

Although we are seeing some signs of the commercial market stabilizing except for cyber liability, the hard market will continue into 2023. Of course, we do not know the full effects of Ida on the property marketplace. This combined with the 2022 delta has made the 2023 budget challenging.

2023 Preliminary Budget:

- 1. The attached **2023 Preliminary Budget** of **\$36,022,934** represents an overall increase of **\$3,250,926** or **9.9%** over the 2022 Annualized Assessed Budget. A copy of the budget is attached. The 2023 preliminary budget reflects (a) the expiring program structure, (b) exposure

changes as provided by the members, (c) 2023 loss funds as provided by the Actuary, (d) expenses to run the Fund and (e) excess and ancillary premium projections from the Underwriting Manager.

2. The following is a further breakdown of the **2023 preliminary budget**:

- **Line 8 (Claims/Loss Funds)** the 2023 preliminary budget of **\$7,121,214** is an increase of **\$791,976** or **12.5%** over the 2022 Annualized “Assessed” Budget. The Actuary completes their loss fund analysis and derives a range of reasonable “confidence level” estimates at a low, central, and high all of which would be certified by the Actuary. The preliminary 2023 loss funds reflect the central estimate. These estimates contemplate prior performance and industry trends including factors addressed above.
- **Line 18 (Premiums)** the 2023 preliminary budget of **\$21,415,062** is an increase of **\$2,118,233** or **11%** over the 2022 Annualized “Assessed” Budget. In addition to projected excess premium increases it also reflects the 2022 delta referenced above. The premiums reflect no potential changes in the expiring program structure.
- **Line 42 (Total Self-Insured Program)** the preliminary budget of **\$30,756,753** is an increase of **\$2,951,741** or **10.6%** over the 2022 Annualized Assessed Budget.
- **Line 58 (Ancillary Coverages)** the preliminary budget of **\$5,265,181** is an increase of **\$299,185** or **6%** over the 2022 Annualized Budget. Please note that the Underwriting Manager is working diligently to have sewer backup options (pollution) for our member Utility Authorities.
- **Line 60 (Total Fund Disbursements)** the preliminary budget of **\$36,022,934** is an increase of **\$3,250,926** or **9.9%** over 2022 Annualized Assessed Budget.

Budget Introduction: The Board of Commissioners agreed at the September meeting that due to the continued uncertainty of the commercial marketplace, to delay the 2023 budget process this year by one month with introduction at the meeting on Friday, November 18th and adoption on Thursday, December 15th. This allows more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections.

Alternative Options: If necessary, explore the feasibility of the following:

1. Increasing NJCE retention(s) as a potential cost saving measure as we did for 2021 and 2022.
2. Increasing member entity deductibles on ancillary coverage except where mandated by the commercial insurers.
3. Increasing underlying insurance commission and county retentions as a potential cost saving measure. Any savings must be weighed against potential losses and may not make sense for all members. We looked at this last year and found that it did not make sense for all members. We do not consider this a serious option for 2023.
4. Apply a potential 2022 dividend as a credit within the 2023 budget. We discuss the 2022 dividend below.

3. 2022 NJCE Financials (as of 8/31/22): The NJCE is in a very strong financial position. The Enclosed financial fast track (FFT) report reflects the fund’s overall financial position as of August 31, 2022. The FFT monitors underwriting income, claim expense, premium/administrative expense, underwriting profit and statutory surplus. The report includes changes for the month, year to date, the prior year-end, and the current fund balance for each item. The surplus as of 8/31/22 is **\$15,162,109**.

Regardless of where we end up on the marketing of the 2023 renewal, the NJCE JIF is in a strong financial position as we formulate a budget for 2023.

4. 2022 Dividend Options: Enclosed are potential dividend options for your consideration based on the allowable dividends per State Regulations at the last audit of 12/31/21. Also, enclosed are the historical dividends issued by NJCE JIF.

In consideration of the preliminary budget, we would like your feedback on a dividend option. No decision on a recommendation needs to be made today. We are planning at least one more Finance Sub Committee meeting prior to the NJCE meeting on November 18th at which time we will need to make a recommendation to the full Board of Commissioners.

Please note once a decision is made, as in the past, the members have an option of taking their dividend as a check, an offset to their 2023 assessment or as stated above as a credit within the 2023 budget.

5. COVID-19 Workers Compensation Claims:

As of September 30, 2022:

- a. For 2020 fund year, there are a total of 1,859 claims with a total incurred of \$8.7 million and total paid of \$2.5 million.
- b. For the 2021 fund year, there are a total of 1,505 claims with total incurred of \$6.1 million and total paid of \$1.5 million.
- c. For the 2022 fund year, there are a total of 1,056 claims with a total incurred of \$1.4 million and a total paid of \$367,300.

A review of claims development will be conducted at the appropriate time to evaluate reserves on open claims. There continues to be ongoing dialogue with the excess insurer on how the 2020 endorsement will be applied with respects to COVID-19 claims. The MEL is finalizing their settlement negotiations with Safety National on the 2020 COVID claims. We are going to work with the MEL Fund attorney to obtain a similar result on the 2020 NJCE Claims with Safety National in a parallel manner once the MEL's claims are finalized. For 2021 and 2022 fund years, each COVID claim is a separate occurrence.

As of the June 30, 2022, Actuarial Report and 6/30/2022, 7/31/2022 and 8/31/2022 Fast Tracks we have recorded a 2020 Fund Year recoverable from Safety National of \$1.37 million which reflects 2/3rds of the calculated amount consistent with our decision to follow a conservative approach.

6. Contracting with a Cyber Security Expert: As a reported last month, the Municipal Excess Liability JIF hired a cyber security expert to review minimum risk control standards and make recommendations on how we can make the MEL's membership more marketable with insurers. We hope having an association with a Cyber security expert firm will give the NJCE JIF a better chance to secure the broadest and most cost-effective program coverage. The Board of Commissioners agreed to our recommendation, that in conjunction with the Fund Attorney and Underwriting Manager, to research a procurement method. The Underwriting Manager will provide an update. It is expected that a proposal will be below the bid threshold. The preliminary budget does not contemplate a potential contract for this service.

Next Meeting: If you agree, we recommend another Finance Sub-Committee meeting prior to budget introduction to review our options. We suggest meeting on one of the following dates/times:

- a. **Thursday, November 10th between 1pm – 4pm** (preferred date)
- b. **Monday, November 14th between 9am – 12pm**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2023 PROPOSED BUDGET -					
APPROPRIATIONS					
I. Claims and Excess Insurance					
Claims	ANNUALIZED ASSESSED BUDGET FY2022	PROPOSED BUDGET FY2023	Change \$	Change %	
1	Property	1,101,120	1,223,552	122,432	11.1%
2	Liability	1,236,839	1,311,836	74,997	6.1%
3	Auto	420,355	457,868	37,512	8.9%
4	Workers' Comp.	3,158,673	3,434,482	275,809	8.7%
5	SBL/EPL	30,000	27,594	(2,406)	-8.0%
6	POL/EPL	279,744	257,002	(22,742)	-8.1%
7	Cyber	102,507	408,881	306,374	298.9%
8	Subtotal - Claims	6,329,238	7,121,214	791,976	12.5%
9	Premiums				
10					
11	Property	8,354,064	9,061,269	707,205	8.5%
12	Property 150 x 110	628,311	803,844	175,533	27.9%
13	XS Flood to 50	515,932	702,614	186,682	36.2%
14	Liability	4,582,904	5,124,548	541,644	11.8%
15	Excess Liability	2,412,229	2,725,462	313,233	13.0%
16	Workers Comp (Stat x 1MIL)	2,803,389	2,997,325	193,936	6.9%
17					
18	SubTotal Premiums	19,296,829	21,415,062	2,118,233	11.0%
19	Total Loss Fund	25,626,067	28,536,276	2,910,209	11.4%
20					
21	II. Expenses, Fees & Contingency				
22					
23	Claims Adjustment	70,499	71,911	1,412	2.0%
24	Claims Adjustment - Property	19,984	20,381	397	2.0%
25	Safety Director	438,002	446,761	8,759	2.0%
26	General Expense				
27	Exec. Director	716,775	731,110	14,335	2.0%
28	Actuary	24,139	24,620	481	2.0%
29	Auditor	17,516	17,865	349	2.0%
30	Attorney	14,997	15,297	300	2.0%
31	Treasurer	14,997	15,297	300	2.0%
32	Technical Writer	25,000	25,500	500	2.0%
33	Underwriting Manager	473,006	482,467	9,461	2.0%
34	Underwriting Data Consolidatio	108,455	110,623	2,168	2.0%
35	Payroll Audit	22,239	22,687	448	2.0%
36	Safety Institute Funding	90,614	92,426	1,812	2.0%
37					
38	Misc. Expense & Contingency	40,598	41,408	810	2.0%
39	Total Fund Exp & Contingenc	2,076,821	2,118,353	41,532	2.0%
40	Risk Management Consultant	102,124	102,124		0.0%
41					
42	Total Self Insured P	27,805,012	30,756,753	2,951,741	10.6%
43					
44	Ancillary Coverages				
45	POL/EPL	1,276,010	1,339,813	63,803	5.0%
46	Crime Program	182,421	190,618	8,197	4.5%
47	Medical Malpractice	1,154,461	1,265,964	111,503	9.7%
48	Pollution Liability	291,931	321,124	29,193	10.0%
49	Employed Lawyers Liability	163,180	162,697	(483)	-0.3%
50	Cyber Liability	1,693,734	1,768,325	74,591	4.4%
51	Aviation	89,987	95,709	5,722	6.4%
52	Marina Operators Liability	18,070	19,899	1,829	10.1%
53	Active Assailant	65,618	68,868	3,250	5.0%
54	Supplemental Indemnity W/C	25,390	26,660	1,270	5.0%
55	Fiduciary Liab	5,835	6,127	292	5.0%
56	VET Liability	359	377	18	5.0%
57					
58	Total Ancillary Cove	4,966,996	5,266,181	299,185	6.0%
59					
60	Total FUND Disburs	32,772,008	36,022,934	3,250,926	9.9%

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,742,009	21,701,244	216,347,698	238,048,943
2.	CLAIM EXPENSES				
	Paid Claims	23,807	2,773,721	8,997,544	11,771,265
	Case Reserves	397,620	(681,325)	10,977,439	10,296,113
	IBNR	277,741	960,786	11,375,865	12,336,652
	Discounted Claim Value	(76,748)	(197,702)	(1,916,773)	(2,114,475)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS	622,419	2,876,314	28,046,678	30,922,992
3.	EXPENSES				
	Excess Premiums	2,041,706	16,398,988	153,216,375	169,615,363
	Administrative	184,950	1,432,787	16,354,219	17,787,006
	TOTAL EXPENSES	2,226,656	17,831,775	169,570,594	187,402,369
4.	UNDERWRITING PROFIT (1-2-3)	(107,066)	993,155	18,730,426	19,723,581
5.	INVESTMENT INCOME	(22,333)	(237,027)	1,533,106	1,296,079
6.	PROFIT (4+5)	(129,398)	756,129	20,263,531	21,019,660
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	(129,398)	756,129	14,405,980	15,162,109
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(157)	(1,658)	163,660	162,002
	2011	(61,102)	(65,429)	666,797	601,368
	2012	(604)	(5,478)	690,291	684,813
	2013	(1,072)	(15,870)	1,322,965	1,307,095
	2014	(1,523)	(46,599)	2,323,116	2,276,517
	2015	(1,708)	(199,652)	1,637,394	1,437,742
	2016	(1,960)	48,585	1,825,687	1,874,273
	2017	(2,204)	247,990	1,865,475	2,113,465
	2018	(2,381)	(106,604)	2,701,793	2,595,188
	2019	(2,838)	275,088	2,317,154	2,592,242
	2020	(2,692)	(71,206)	(1,215,894)	(1,287,100)
	2021	(3,967)	91,195	107,541	198,736
	2022	(47,191)	605,765		605,765
	TOTAL SURPLUS (DEFICITS)	(129,398)	756,129	14,405,980	15,162,108
	TOTAL CASH				20,384,593

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	187	1,687	538,401	540,088
Case Reserves	60,536	60,536	0	60,536
IBNR	0	(0)	0	(0)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS	60,723	62,223	538,401	600,624
FUND YEAR 2012				
Paid Claims	5,037	5,990	1,582,804	1,588,794
Case Reserves	(5,037)	(5,990)	65,616	59,625
IBNR	0	(1,339)	5,318	3,979
Discounted Claim Value	0	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS	0	(897)	1,646,363	1,645,466
FUND YEAR 2013				
Paid Claims	4,382	55,925	914,416	970,341
Case Reserves	(4,383)	(57,929)	458,599	400,670
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS	(0)	4,251	1,390,659	1,394,910
FUND YEAR 2014				
Paid Claims	280	180,753	476,289	657,042
Case Reserves	(109,152)	(256,552)	388,283	131,731
IBNR	108,872	88,118	43,550	131,668
Discounted Claim Value	0	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS	0	29,765	870,855	900,620
FUND YEAR 2015				
Paid Claims	12,708	379,936	1,175,139	1,555,075
Case Reserves	(346,436)	(541,254)	1,460,651	919,396
IBNR	333,728	346,426	106,456	452,882
Discounted Claim Value	0	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS	0	179,359	2,641,889	2,821,248
FUND YEAR 2016				
Paid Claims	0	182,560	844,767	1,027,327
Case Reserves	(249,000)	(490,492)	1,681,779	1,191,288
IBNR	249,000	225,046	54,558	279,605
Discounted Claim Value	0	12,445	(113,121)	(100,675)
TOTAL FY 2016 CLAIMS	0	(70,440)	2,467,984	2,397,544
FUND YEAR 2017				
Paid Claims	538	760,071	393,930	1,154,001
Case Reserves	4,363	(734,911)	1,372,320	637,410
IBNR	(4,900)	(319,481)	1,211,149	891,668
Discounted Claim Value	0	19,456	(135,864)	(116,408)
TOTAL FY 2017 CLAIMS	0	(274,865)	2,841,535	2,566,670
FUND YEAR 2018				
Paid Claims	13,526	25,375	742,774	768,149
Case Reserves	16,574	257,370	384,006	641,377
IBNR	(30,100)	(210,298)	1,013,968	803,670
Discounted Claim Value	0	9,076	(132,597)	(123,521)
TOTAL FY 2018 CLAIMS	0	81,523	2,008,151	2,089,674
FUND YEAR 2019				
Paid Claims	0	1,554	673,118	674,672
Case Reserves	(1,000)	372,407	590,241	962,648
IBNR	1,000	(731,104)	1,923,599	1,192,495
Discounted Claim Value	0	52,150	(263,678)	(211,527)
TOTAL FY 2019 CLAIMS	0	(304,993)	2,923,280	2,618,287
FUND YEAR 2020				
Paid Claims	1,367	238,815	636,007	874,821
Case Reserves	(7,661)	243,656	3,478,036	3,721,692
IBNR	6,294	(505,293)	3,149,860	2,644,567
Discounted Claim Value	0	44,517	(547,421)	(502,904)
Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
TOTAL FY 2020 CLAIMS	0	42,528	5,329,085	5,371,613
FUND YEAR 2021				
Paid Claims	(21,073)	847,595	848,061	1,695,656
Case Reserves	798,571	10,886	1,097,909	1,108,795
IBNR	(777,498)	(1,081,108)	3,792,655	2,711,547
Discounted Claim Value	0	85,028	(521,987)	(436,959)
Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS	0	(137,599)	5,216,637	5,079,039
FUND YEAR 2022				
Paid Claims	6,856	93,458		93,458
Case Reserves	240,245	460,948		460,948
IBNR	391,345	3,149,819		3,149,819
Discounted Claim Value	(76,748)	(438,767)		(438,767)
TOTAL FY 2022 CLAIMS	561,696	3,265,458	0	3,265,458
COMBINED TOTAL CLAIMS	622,419	2,876,314	28,046,678	30,922,992

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 \$ 1,336,563 due from the reinsurer for COVID-19 WC claims.

New Jersey Counties Excess JIF - 2022 Dividend Options											
Dividend Option 1	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
	\$100,000	\$100,000	\$ 50,000	\$ 50,000	\$100,000		\$100,000				\$ 500,000
CCIC	\$ 33,682	\$ 37,885	\$ 28,520	\$ 33,830	\$ 23,721		\$ 22,177				\$ 179,814
GCIC	\$ 16,318	\$ 17,274	\$ 12,532	\$ 15,101	\$ 10,627		\$ 10,313				\$ 82,165
Union County	\$ -	\$ 19,841	\$ 16,774	\$ 20,083	\$ 13,889		\$ 11,960				\$ 82,547
BCIC	\$ -	\$ -	\$ 15,083	\$ 18,636	\$ 11,570		\$ 9,360				\$ 54,649
CUIC	\$ -	\$ -	\$ 1,000	\$ 6,038	\$ 4,739		\$ 4,304				\$ 16,081
SCIC	\$ -	\$ -	\$ 1,092	\$ 6,312	\$ 4,166		\$ 2,804				\$ 14,373
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 13,241		\$ 11,919				\$ 25,160
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 12,176		\$ 10,343				\$ 22,519
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 5,872		\$ 9,225				\$ 15,097
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 7,595				\$ 7,595
Totals	\$ 50,000	\$ 75,000	\$ 75,000	\$100,000	\$100,000	\$ -	\$100,000	\$ -	\$ -	\$ -	\$ 500,000
Dividend Option 2	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
	\$100,000	\$150,000	\$ 75,000	\$100,000	\$175,000		\$150,000				\$ 750,000
CCIC	\$ 67,364	\$ 75,770	\$ 28,520	\$ 33,830	\$ 41,511		\$ 33,265				\$ 280,260
GCIC	\$ 32,636	\$ 34,549	\$ 12,532	\$ 15,101	\$ 18,597		\$ 15,469				\$ 128,884
Union County	\$ -	\$ 39,681	\$ 16,774	\$ 20,083	\$ 24,307		\$ 17,941				\$ 118,785
BCIC	\$ -	\$ -	\$ 15,083	\$ 18,636	\$ 20,247		\$ 14,040				\$ 68,006
CUIC	\$ -	\$ -	\$ 1,000	\$ 6,038	\$ 8,293		\$ 6,456				\$ 21,787
SCIC	\$ -	\$ -	\$ 1,092	\$ 6,312	\$ 7,290		\$ 4,206				\$ 18,900
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 23,172		\$ 17,878				\$ 41,050
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 21,308		\$ 15,515				\$ 36,823
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 10,277		\$ 13,838				\$ 24,114
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 11,392				\$ 11,392
Totals	\$100,000	\$150,000	\$ 75,000	\$100,000	\$175,000	\$ -	\$150,000	\$ -	\$ -	\$ -	\$ 750,000
Dividend Option 3	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
	\$200,000	\$200,000	\$100,000	\$100,000	\$200,000		\$200,000				\$1,000,000
CCIC	\$ 67,364	\$101,026	\$ 38,026	\$ 50,744	\$ 59,301		\$ 44,354				\$ 360,816
GCIC	\$ 32,636	\$ 46,065	\$ 16,709	\$ 22,652	\$ 26,567		\$ 20,626				\$ 165,254
Union County	\$ -	\$ 52,909	\$ 22,365	\$ 30,125	\$ 34,724		\$ 23,921				\$ 164,042
BCIC	\$ -	\$ -	\$ 20,111	\$ 27,954	\$ 28,924		\$ 18,720				\$ 95,709
CUIC	\$ -	\$ -	\$ 1,333	\$ 9,057	\$ 11,847		\$ 8,609				\$ 30,846
SCIC	\$ -	\$ -	\$ 1,456	\$ 9,468	\$ 10,414		\$ 5,608				\$ 26,946
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 33,103		\$ 23,837				\$ 56,941
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 30,440		\$ 20,686				\$ 51,126
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 14,681		\$ 18,450				\$ 33,131
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 15,189				\$ 15,189
Totals	\$200,000	\$200,000	\$100,000	\$100,000	\$200,000	\$ -	\$200,000	\$ -	\$ -	\$ -	\$1,000,000

DIVIDENDS DISTRIBUTED BY YEAR	
2021	750,000
2020	1,500,000
2019	2,000,000
2018	200,000
2017	150,000
2016	150,000
2015	150,000
2014	150,000
2013	75,000
Total	5,125,000

New Jersey Counties Excess JIF - 2022 Dividend Options											
Dividend Option 1	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
				\$ 100,000	\$ 225,000		\$ 175,000				\$ 500,000
CCIC	\$ -	\$ -	\$ -	\$ 33,830	\$ 53,371	\$ -	\$ 38,810	-	-	-	\$ 126,010
GCIC	\$ -	\$ -	\$ -	\$ 15,101	\$ 23,910	\$ -	\$ 18,048	-	-	-	\$ 57,059
Union County	\$ -	\$ -	\$ -	\$ 20,083	\$ 31,251	\$ -	\$ 20,931	-	-	-	\$ 72,265
BCIC	\$ -	\$ -	\$ -	\$ 18,636	\$ 26,031	\$ -	\$ 16,380	-	-	-	\$ 61,047
CUIC	\$ -	\$ -	\$ -	\$ 6,038	\$ 10,662	\$ -	\$ 7,532	-	-	-	\$ 24,233
SCIC	\$ -	\$ -	\$ -	\$ 6,312	\$ 9,372	\$ -	\$ 4,907	-	-	-	\$ 20,592
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 29,793	\$ -	\$ 20,858	-	-	-	\$ 50,651
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 27,396	\$ -	\$ 18,100	-	-	-	\$ 45,496
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 13,213	\$ -	\$ 16,144	-	-	-	\$ 29,357
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,290	-	-	-	\$ 13,290
Totals	\$ -	\$ -	\$ -	\$ 100,000	\$ 225,000	\$ -	\$ 175,000	\$ -	\$ -	\$ -	\$ 500,000
Dividend Option 2	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
				\$ 100,000	\$ 350,000		\$ 300,000				\$ 750,000
CCIC	\$ -	\$ -	\$ -	\$ 33,830	\$ 83,022	\$ -	\$ 66,531	-	-	-	\$ 183,382
GCIC	\$ -	\$ -	\$ -	\$ 15,101	\$ 37,193	\$ -	\$ 30,939	-	-	-	\$ 83,233
Union County	\$ -	\$ -	\$ -	\$ 20,083	\$ 48,613	\$ -	\$ 35,881	-	-	-	\$ 104,577
BCIC	\$ -	\$ -	\$ -	\$ 18,636	\$ 40,493	\$ -	\$ 28,079	-	-	-	\$ 87,209
CUIC	\$ -	\$ -	\$ -	\$ 6,038	\$ 16,586	\$ -	\$ 12,913	-	-	-	\$ 35,537
SCIC	\$ -	\$ -	\$ -	\$ 6,312	\$ 14,579	\$ -	\$ 8,413	-	-	-	\$ 29,304
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 46,344	\$ -	\$ 35,756	-	-	-	\$ 82,100
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 42,616	\$ -	\$ 31,029	-	-	-	\$ 73,645
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 20,553	\$ -	\$ 27,675	-	-	-	\$ 48,228
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 22,784	-	-	-	\$ 22,784
Totals	\$ -	\$ -	\$ -	\$ 100,000	\$ 350,000	\$ -	\$ 300,000	\$ -	\$ -	\$ -	\$ 750,000
Dividend Option 3	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
				\$ 200,000	\$ 500,000		\$ 300,000				\$ 1,000,000
CCIC	\$ -	\$ -	\$ -	\$ 67,659	\$ 118,603	\$ -	\$ 66,531	-	-	-	\$ 252,793
GCIC	\$ -	\$ -	\$ -	\$ 30,202	\$ 53,133	\$ -	\$ 30,939	-	-	-	\$ 114,274
Union County	\$ -	\$ -	\$ -	\$ 40,166	\$ 69,447	\$ -	\$ 35,881	-	-	-	\$ 145,495
BCIC	\$ -	\$ -	\$ -	\$ 37,272	\$ 57,848	\$ -	\$ 28,079	-	-	-	\$ 123,199
CUIC	\$ -	\$ -	\$ -	\$ 12,076	\$ 23,694	\$ -	\$ 12,913	-	-	-	\$ 48,683
SCIC	\$ -	\$ -	\$ -	\$ 12,624	\$ 20,828	\$ -	\$ 8,413	-	-	-	\$ 41,864
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 66,206	\$ -	\$ 35,756	-	-	-	\$ 101,962
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 60,880	\$ -	\$ 31,029	-	-	-	\$ 91,909
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 29,362	\$ -	\$ 27,675	-	-	-	\$ 57,037
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 22,784	-	-	-	\$ 22,784
Totals	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000	\$ -	\$ 200,000	-	-	-	\$ 1,000,000

OCEAN COUNTY INSURANCE FUND COMMISSION

RFQ PROPOSALS DUE NOVEMBER 10, 2022 AT 3:00 PM

OPENING AT PARSIPPANY OFFICE

The opening of the RFQ Proposals for the Ocean County Insurance Fund Commission took place at 3:00 PM at the Parsippany office.

The responses were opened by Cathy Dodd as follows:

Position	Response
Commission Attorney	Berry, Sahradnik, Kotzas & Benson, P.C
Auditor	Bowman & Company, LLP
Actuary	The Actuarial Advantage
Treasurer	Julie N. Tarrant
Special Conflict/Litigation Services	Kelaher, VanDyke & Moriarty Rothstein, Mandell, Strohm, Halm & Cipriani, P.A. Gluck Walrath LLP Apruzzese, McDermott, Mastro & Murphy Citta, Holzapfel & Zabarsky Dasti, Murphy, McGuckin, Ulaky, Koutsouris & Connors Sweeney & Sheehan Methfessel & Werbel Malamut & Associates LLC Adams Gutierrez & Lattiboudere, LLC

**OCEAN COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 38-22

NOVEMBER 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Ocean County Insurance Fund Commission, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR
2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001098			
001098	BOWMAN & COMPANY LLP	PROF. AUDIT SERVICES FOR PE 12.31.21	12,500.00
			12,500.00
		Total Payments FY 2021	12,500.00

FUND YEAR
2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001099			
001099	NJ COUNTIES EXCESS JIF	REFUND OVRPMT FROM MULLEN COUGHLIN 11/22	434.50
			434.50
001100			
001100	SAFETY SERVE LLC	DEFENSIVE DRIVING COURSE 10/22	5,737.50
			5,737.50
001101			
001101	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 11/22	2,662.50
001101	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES - OC LEG. 11/22	21,658.02
			24,320.52
001102			
001102	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/22	3.42
001102	PERMA RISK MANAGEMENT SERVICES	ADD OCEAN COUNTY BOARD OF SS 11/22	658.00
001102	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/22	13,609.75
			14,271.17
001103			
001103	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 11/22	1,666.66
			1,666.66
001104			
001104	JULIE N. TARRANT	TREASURER FEE 11/22	416.66
			416.66
001105			
001105	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES RENDERED 9/22	1,282.05
001105	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES RENDERED 8/22	1,204.35
			2,486.40

001106			
001106	CONNER STRONG & BUCKELEW	RISK MANAGER CONSULTANT FEES 11/22	3,333.33
			3,333.33
001107			
001107	SPARK CREATIVE GROUP LLC	SITE UPDATES 10/22	236.25
			236.25
001108			
001108	THE PRESS OF ATLANTIC CITY	ADVERTISE 10.22.22 RFQ	37.60
001108	THE PRESS OF ATLANTIC CITY	ADVERTISE 9.15.22 MEETING	16.00
001108	THE PRESS OF ATLANTIC CITY	ADVERTISE 10.20.22 MEETING	16.00
			69.60
001109			
001109	ASBURY PARK PRESS	ACCT #ASB-0000003503 - AD - 10.22.22	75.48
			75.48
		Total Payments FY 2022	53,048.07
		TOTAL PAYMENTS ALL FUND YEARS	\$65,548.07

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 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%
August	154	\$119,642.02	\$55,854.53	\$63,787.49	53%	\$11,478.04	92%
September	219	\$318,599.69	\$162,581.00	\$156,018.69	49%	\$27,386.98	99%
October	158	\$154,726.17	\$86,273.02	\$68,453.15	44%	\$11,768.80	96%
Grand Total	1672	\$2,848,993.66	\$1,247,363.32	\$1,601,630.34	56%	\$274,242.97	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 INSURANCE FUND COMMISSION

**ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
1/1/2022 – 10/31/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	75	16	18	109
February	15	18	8	41
March	7	16	6	29
April	10	15		25
May	20	23	1	44
June	15	25	4	44
July	3	17		20
August	5	18	3	26
September	2	14		16
October	2	16		18
Grand Total	154	178	40	372

**WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
COVID-19 CLAIMS
1/1/2022 – 10/31/2022**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	68	5	18	91
February	13	2	5	20
March	2	1		3
April	7	3		10
May	13	14		27
June	10	15	3	28
July	1	1		2
August	2		3	5
September	1			1
October		1		1
Grand Total	117	42	29	188



**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%
August	37	\$26,133.00	\$13,153.39	\$12,979.61	50%	\$1,872.84	93%
September	55	\$112,207.85	\$36,432.57	\$75,775.28	68%	\$11,974.90	95%
October	60	\$550,436.78	\$176,232.32	\$374,204.46	68%	\$52,248.80	99%
Grand Total	829	\$1,769,866.95	\$665,408.40	\$1,104,458.55	62%	\$160,666.13	86%

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 – 10/31/2022

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SOUTHERN OCEAN MEDICAL CENTER	18	\$230,840.08
ORTHOPAEDICS NEW JERSEY, LLC	267	\$110,864.31
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	143	\$105,761.16
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	35	\$71,908.38
COMMUNITY MEDICAL CENTER INC	30	\$64,337.45
NORTHERN MONMOUTH REGIONAL SURG CTR	12	\$61,425.24
SANJAY SIKAND MD PC	106	\$60,003.00
OCEAN MEDICAL CENTER	20	\$59,759.52
JERSEY SHORE UNIVERSITY MEDICAL CENTER	7	\$46,453.85
TOMS RIVER SURGERY CENTER	11	\$43,587.00
Grand Total	649	\$854,939.99

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
JERSEY SHORE UNIVERSITY MEDICAL CENTER	4	\$113,146.67
SHORE SPINE AND PAIN LLC	16	\$100,849.00
ORTHOPAEDICS NEW JERSEY, LLC	191	\$91,713.96
NORTHERN MONMOUTH REGIONAL SURG CTR	19	\$55,722.55
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	124	\$36,536.11
NEUROBEHAVIORIAL REHABILITATION	67	\$33,914.57
RIVERVIEW MEDICAL CENTER	1	\$23,083.79
COMMUNITY MEDICAL CENTER INC	3	\$19,904.78
NEW JERSEY HEALTHCARE SPECIALISTS PC	18	\$17,264.00
LAKWOOD SURGERY CENTER, LLC	5	\$15,568.50
Grand Total	448	\$507,703.93

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

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

October - November 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 13:** Attended the OCIFC Claims Committee meeting.
- **October 20:** Attended the OCIFC meeting.
- **November 10:** Attended the OCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **November 15:** Plan to conduct a Loss Control Survey of the OCHD.
- **November 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 - JAM SD Bulletin: Job Hazard Analysis (Assessments) – October 12.
- NJCE JIF - JAM SD Bulletin: Fire Extinguisher Best Practices – October 17.

- NJCE JIF - JAM SD Bulletin: Utility Vehicle Operations & Training Best Practices – November 3.
- NJCE JIF - JAM SD Bulletin: Utility Vehicle Operations & Training Best Practices – November 4.

- NJCE JIF - JAM SD Bulletin: Confined Space Definition Explained – November 8.

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 November thru January 2023) 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.**

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://nice.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 2023 and are for training programs that are not available virtually.

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

November thru January 2023 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
11/8/22	Hearing Conservation	7:30 - 8:30 am
11/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
11/8/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/9/22	Snow Plow/Snow Removal Safety	11:00 - 1:00 pm
11/9/22	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
11/10/22	Flagger Skills and Safety	8:30 - 9:30 am
11/10/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
11/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/14/22	Work Zone: Temporary Traffic Controls	8:30 - 9:30 am
11/14/22	Fire Safety	10:00 - 11:00 am
11/14/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
11/15/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/17/22	Implicit Bias in the Workplace	9:00 - 10:30 am
11/17/22	Introduction to Communication Skills	12:30 - 2:30 pm
11/18/22	Chain Saw Safety	8:30 - 9:30 am
11/18/22	Public Employers: What You Need to Know	9:00 - 10:30 am
11/18/22	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/21/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
11/21/22	HazCom w/GHS	9:00 - 10:30 am
11/21/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/22/22	Confined Space Entry	8:30 - 11:30 am
11/22/22	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/28/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/28/22	Driving Safety Awareness	8:30 - 10:00 am
11/28/22	Fall Protection Awareness	1:00 - 3:00 pm

11/29/22	HazCom w/GHS	8:30 - 10:00 am
11/29/22	Chipper Safety	10:30 - 11:30 am
11/29/22	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
11/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/30/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/22	Heavy Equipment: General Safety	8:30 - 10:30 am
12/1/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
12/2/22	Fire Safety	7:30 - 8:30 am
12/2/22	Fire Extinguisher	9:00 - 10:00 am
12/2/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/5/22	Confined Space Entry	8:30 - 11:30 am
12/5/22	Hearing Conservation	1:00 - 2:00 pm
12/6/22	Accident Investigation	8:00 - 10:00 am
12/6/22	HazCom w/GHS	10:30 - 12:00 pm
12/6/22	Productive Meetings Best Practices	1:00 - 2:30 pm
12/7/22	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
12/7/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/8/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
12/8/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/8/22	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/9/22	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/22	Chain Saw Safety	10:30 - 11:30 am
12/9/22	Chipper Safety	1:00 - 2:00 pm
12/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/13/22	Wellness for Government Employees	9:00 - 11:30 am
1/4/23	Fire Safety	8:30 - 9:30 am
1/4/23	Fire Extinguisher Safety	10:00 - 11:00 am
1/4/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/5/23	Fall Protection Awareness	8:30 - 10:30 am
1/5/23	Hearing Conservation	11:00 - 12:00 pm
1/5/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/6/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/6/23	Flagger Skills and Safety	11:00 - 12:00 pm
1/6/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/9/23	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/9/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/9/23	Personal Protective Equipment	1:00 - 3:00 pm
1/10/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/10/23	Preparing for First Amendment Audits	9:00 - 11:00 am
1/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/11/23	Bloodborne Pathogens	8:30 - 9:30 am

1/11/23	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/11/23	Driving Safety Awareness	1:00 - 2:30 pm
1/12/23	Confined Space Entry	8:30 - 11:30 am
1/12/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
1/13/23	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/13/23	Chainsaw Safety	11:00 - 12:00 pm
1/13/23	Chipper Safety	1:00 - 2:00 pm
1/17/23	Designated Employer Representative Training (DER) <i>*see Details below</i>	9:00 - 4:00 pm w/1 hour lunch brk
1/17/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
1/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/23	Implicit Bias in the Workplace	9:00 - 10:30 am
1/18/23	Fire Safety	11:00 - 12:00 pm
1/18/23	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/23	Personal Protective Equipment	7:30 - 9:30 am
1/19/23	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
1/20/23	Sanitation and Recycling Safety	8:30 - 10:30 am
1/20/23	Introduction to Management Skills	10:00 - 12:00 pm
1/20/23	Bloodborne Pathogens	1:00 - 2:00 pm
1/23/23	Back Safety/Material Handling	9:00 - 10:00 am
1/23/23	Flagger Skills and Safety	1:00 - 2:00 pm
1/24/23	Shop and Tool Safety	7:30 - 8:30 am
1/24/23	Confined Space Entry	9:00 - 12:00 pm
1/24/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/25/23	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/25/23	Hearing Conservation	11:00 - 12:00 pm
1/25/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
1/25/23	The Power of Collaboration (JIF 101)	9:00 - 1:00 pm
1/26/23	Bloodborne Pathogens	8:30 - 9:30 am
1/26/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
1/26/23	Safety Committee Best Practices	1:00 - 3:00 pm
1/27/23	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
1/27/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/30/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/30/23	Dealing with Difficult People	1:00 - 3:00 pm
1/31/23	Safety Coordinators' Skills Training	8:30 - 12:30 pm
1/31/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

***1/17/2023 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 December 15, 2022.**
- Registration suggested - 2 employees per agency.

- *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.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- 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 and also ensure that person will have access to the webinar link to launch on the day of the class.

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](#)***

The Monthly Live Safety Training Schedules and Registration links are also available on the NJCE.org site under the Safety tab: <https://njce.org/safety/safety-webinars/>

RESOLUTION NO. 39-22

**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: November 18, 2022

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

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

Meeting was called to order by Vice Chair Fiure. Vice Chair Fiure read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Excused
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 Claudia Acosta
	PERMA Risk Management Services Shai McLeod Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carol Mack
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince
Auditor	Bowman & Company, LLP Dennis Skalkowski

ALSO PRESENT:

Colleen Golin, Esq., Board of Social Services
Antoinette DePaola, Ocean County
Tristin J. Collins, Ocean County
Will Demand, Ocean County Utilities Authority
Brian Rumpf, Ocean County Board of Health
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 15, 2022

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF SEPTEMBER 15, 2022

Moved:	Vice Chair Fiure
Second:	Commissioner Gunther
Vote:	2 Ayes, 0 Nays

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on September 13, 2022 and a variety of safety topics were discussed including the Munich Re Safety Grant Program. Mr. Prince said he would discuss the Grant Program in more detail during the Safety Director’s Report. Mr. Prince advised the next meeting was scheduled for December 13th at 1:30 PM via zoom. Mr. Prince reported during that meeting they would discuss a variety of safety topics including the 2023 meeting schedule which he thought would be kept on a quarterly basis. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last week and reviewed a number of PARS. Ms. Conicella asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee’s recommendations to approve the PARS as presented during the Claims Committee Meeting on October 13, 2022.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF OCTOBER 13, 2022

Moved:	Vice Char Fiure
Second:	Commissioner Gunther
Roll Call Vote:	2 Ayes, 0 Nays

EXECUTIVE DIRECTOR REPORT: Executive Director apologized for not attending the meeting in person today, but he had a full slate of meetings. Executive Director advised his report was included in the agenda and he had a few action items.

2021 AUDIT REPORT: Executive Director reported the Auditor’s Report as of December 31, 2021, was sent under separate cover to the Fund Commissioners and Commission Treasurer. Executive Director said he knew the Treasurer had an opportunity to review the audit as well as his office. Executive Director introduced Dennis Skalkowski of Bowman and Company and asked him to touch on some of the highlights of the audit. Mr. Skalkowski reviewed the Internal Controls and noted this was a clean audit, unmodified opinions with no findings or recommendations needed. Mr. Skalkowski said it was pretty common not to have any type of finding due to the way the funds were professionally managed. Mr. Skalkowski continued to review the Statement of Net Position and pointed out the Commission had an ownership interest in the NJCE. Mr. Skalkowski finished reviewing the pertinent information of the audit and said if anyone had any questions to reach out to him. Mr. Skalkowski thanked the Commission for the opportunity to serve the Commission and concluded his report. In response to Executive Director’s comment, Ms. Tarrant advised she reviewed the entire audit and congratulated Ms. Kontomanolis for no comments or recommendations for the audit. Ms. Tarrant said she was recommending the Commissioners accept the audit and approve it. Executive Director said if there were no questions at this time, he would request a motion to approve Resolution 35-22, Certification of Annual Audit Report for Period ending December 31, 2021 which was included in the agenda.

MOTION TO APPROVE RESOLUTION 35-22, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2021

Moved:	Vice Chair Fiure
Second:	Commissioner Gunther
Roll Call Vote:	2 Ayes, 0 Nays

OCEAN COUNTY BOARD OF SOCIAL SERVICES: Executive Director said we would like to welcome the Ocean County Board of Social Services on becoming a full member of the Commission as of October 25, 2022. Executive Director advised the Commission looked forward to continuing the relationship with OCBOSS. Ms. Golin thanked everyone for their time and effort.

OCIFC AMENDED BUDGET: Executive Director reported a copy of an amended budget in the amount of \$12,064,881 was included in the agenda. Executive Director advised the amended budget included the addition of the Ocean County Board of Social Services. Executive Director said since the revision to add the Board of Social Services was under 5% of the total budget no action was needed at this time.

REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER: Executive Director referred a copy of the Revised Safety and Accident Review Committee Charter. Executive Director said the Charter was amended to add Laurie Okaly of the Ocean County Board of Social Services.

MOTION TO APPROVE THE REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

Moved:	Commissioner Gunther
Second:	Vice Chair Fiure
Vote:	2 Yes, 0 Nays

ONLINE DRIVING TRAINING COURSES: Executive Director reported last month we spoke about the Online Driving Courses. Executive Director said we were asking the Commissioners to consider approving this as a Commission expense. Executive Director advised the cost for 250 usages of the online National Safety Counsel Defensive Driver Course offered through SafeServe.com. was \$5,737.50. Executive Director noted this expense would be allocated to the Miscellaneous and Expense Contingency budget line.

MOTION TO APPROVE THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 250 USAGES FOR A COST OF \$5,737.50

Moved:	Vice Chair Fiure
Second:	Commissioner Gunther
Vote:	2 Yes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September which was included in the agenda. Executive Director advised there were (3) three certificates of insurance issued during the month.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

Moved:	Vice Chair Fiure
Second:	Commissioner Gunther
Vote:	2 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE:) Executive Director reported the NJCE met on September 22, 2022 and a written summary report was included in the agenda. Executive Director advised the Finance Sub-Committee met on October 17, 2022 and they were able to view a preliminary budget. Executive Director noted the increase we shared with the Committee was in the 9.5% range. Executive Director said Mr. Kelly attended the meeting. Executive Director advised they also looked at potential dividend options. Executive Director reported the budget was preliminary and he expected to have the budget ready for the Finance Committee Meeting on November 14th. Executive Director advised the NJCE would meet again on November 18 to introduce the budget. Executive Director said a public hearing and adoption of the 2023 budget was scheduled for December 15 at 2:00 PM. Executive Director advised Commission Budget introductions would take place during December and adoption during January. Mr. Fiure said he also attended the meeting on Monday and asked if there was any way to show what the average increases are in the private insurance world opposed to the NJCE. Mr. Fiure noted Mr. Kelly was a little bit concerned with any of the large spikes in some of the insurance premiums. Mr. Fiure reported they were going to meet internally on Friday to discuss and was wondering if there was a possibility to obtain any of that information. Executive Director advised he would work with the NJCE Underwriting Manager and send him some information. Executive Director said the next item on the agenda was the NJCE JIF 2023 Renewal Presentation Webinar. Executive Director reported the NJCE hosted an interactive webinar on Wednesday, October 12. Executive Director advised the NJCE Underwriting Manager provided an overview presentation of the 2023 renewal and discussed key factors affecting our renewal program.

Executive Director advised the presentation should be posted on the NJCE website. Executive Director told Mr. Fiure he would attend the internally meeting on his behalf, however Mr. Fiure said he appreciated it but it was not necessary as it was a general county budget meeting and they were just going to discuss all the different impacts to the County.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director reported as of August 31, 2022 there was a negative surplus of \$2,012,217. Executive Director pointed out we have been hit pretty hard with claims and many are Covid related and dragging on. Executive Director said we would certainly keep any eye on that. Executive Director noted we had a great cash balance, thanks to Ms. Tarrant. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$937,810 of the surplus was the OCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$14,386,913.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track for the NJCE was included in the agenda. As of August 31, 2022, the NJCE had a surplus of \$15,162,109. Executive Director noted the total cash amount was \$20,384,593. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$5,857,551.

2023 OCIFC BUDGET: Executive Director advised as he mentioned earlier, we would introduce the 2023 OCIFC Budget at the December 15 meeting and schedule a Public Hearing and budget adoption in January.

CLAIMS TRACKING REPORTS: Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis Report as of August 31, 2022 with the Commission.

COUNTY INSURANCE BROKERED COVERAGES: Executive Director reported in consultation with Ms. DePaola he was recommending the placement of the County’s brokered coverages be moved to the NJCE Underwriting Manager for placement going forward. Executive Director explained the marketing would be handled by the NJCE which would eliminate the need for a separate brokerage service contract and eliminate the need for a separate procurement process. Executive Director noted the premiums would be part of the County’s assessment from the NJCE.

2022 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reminded the Commission the third assessment payment for 2022 was due on October 15, 2022. Executive Director advised the Fund Office e-mailed the Statement of Accounts on September 6, 2022. Executive Director noted checks should be made payable to the Ocean County Insurance Fund Commission and should be sent to Julie Tarrant, Treasurer.

2023 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES: Executive Director reported the 2023 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution at the beginning of December. Executive Director advised the NJCE Underwriting Manager’s Team would review any certificates which needed to be re-issued for the 2023 renewal.

NOVEMBER MEETING: Executive Director report the November meeting was scheduled for Thursday, November 17, 2022 at 10:00 AM. Executive Director said we were requesting the Commissioners consider changing the time of the meeting to 2:00 PM. Executive Director noted this was the week of the League of Municipalities and everyone was quite busy. After a brief discussion, it was agreed the meeting would be changed to Friday, November 18, 2022 at 1:30 PM.

MOTION TO CHANGE THE NOVEMBER MEETING TO NOVEMBER 18, 2022 AT 1:30 PM

Moved:	Commissioner Fiure
Second:	Commissioner Gunther
Vote:	2 Yes, 0 Nays

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the October Bills List Resolution 36-22, in the amount of \$1,198,585.42.

MOTION TO APPROVE RESOLUTION 36-22 OCTOBER BILLS LIST

Moved:	Vice Chair Fiure
Second:	Commissioner Gunther
Roll Call Vote:	2 Yes, 0 Nays

Ms. Tarrant reviewed the Treasurer's report which was included in the agenda.

CLAIMS ADMINISTRATOR: Ms. Acosta referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Acosta advised the report showed the year-to-date savings was 57%. Ms. Acosta said the year-to-date savings for the legacy claims was 53%. Ms. Acosta noted the agenda also included a list of the top 10 providers for the Commission and the Legacy claims. Ms. Acosta asked if anyone had any questions and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince advised the September – October 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince reported all of the virtual training through the end of December was included in the agenda and also posted to the NJCE website. Mr. Prince encouraged all department heads to review the training and if anyone had any questions to reach out to him. Mr. Prince said they were working with Ms. DePaola on a training issue resolving a PEOSH issue. Mr. Prince advised they took some air quality samples and were waiting for those results. Mr. Prince said he also wanted to discuss the Munich Re Safety Grant. Mr. Prince reported Ms. DePaola was able to secure a quote for a variety of AED Units for public locations in the amount of \$7,386.40. Mr. Prince said he was going to add the quote to the Safety Grant Committee agenda for later this month. Mr. Prince advised once the Grant Committee voted on the distribution of funds and the NJCE Commissioners approved he would notify everyone and discuss how the funds would be distributed so the purchase could be made. Mr. Prince noted this was a great program and the excess carrier provided \$50,000 to be split between all of the members. Mr. Prince applauded the efforts of the County to purchase the AED Units.

RISK MANAGERS REPORT: Ms. Sander reported she had been working with the Board of Social Services to complete all their data. Ms. Sander advised coverage was bound and they were official. Ms. Sander said she was also working with the Board of Health as they were having some issues with Origami loading their data. Ms. Sander reported she submitted information to the Underwriting Manager on the County's bridges. Ms. Sander noted that some counties insure a certain portion of the bridges for physical damage. The County has never insured the bridges. It may be possible to cover the bridges and dams for a sub limit of up to five or ten million dollars potentially. Ms. Sander concluded her report unless there were any questions. In response to Mr. Fiure's inquiry, Ms. Sander said it would never cover wear and tear, but if there's a vehicle fire on a bridge that does structural damage that would be one of the items covered. Ms. Sander advised they were waiting for the quote from the NJCE Underwriting Manager.

ATTORNEY: Mr. Sahradnik reported his office worked with Mr. Hrubash and his team over the past month on reviewing the RFQ and RFP's which have been issued. Ms. Benson thanked Ms. Dodd for being so efficient.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Executive Director asked if could make one comment about the budget projections. Executive Director said on the Municipal JIF side the budgets were increasing anywhere from nine to fourteen percent. Executive Director said the MEL introduced a budget with a 16 percent increase. Executive Director advised this was definitely not something specific to the County JIF, it ws basically JIF and commercial wide.

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

CLOSED SESSION: There was no need for a closed session.

MOTION TO ADJOURN:

Moved:	Vice Chair Fiure
Second:	Commissioner Gunther
Vote:	2 Yes, 0 Nays

MEETING ADJOURNED: 10:42AM

Minutes prepared by: Cathy Dodd, Assisting Secretary