

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, FEBRUARY 16, 2023  
10:00 AM**

**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: February 16, 2023  
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: January 19, 2023 Open Minutes.....Appendix I**
  
- CORRESPONDENCE: None**
  
- 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 2-9-23- (Roll call Vote)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....**Pages 2-5**
  
- TREASURER – Julie Tarrant**
  - Resolution 19-23 February Bills List – **Motion (Roll Call Vote)**.....**Page 6**
  
- CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 7-10**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....**Pages 11-19**
  - Munich Re., Safety Grant Program .....**Page 20**
  
- RISK MANAGERS REPORT – Conner Strong & Buckelew**
  - Monthly Report..... **Verbal**
  
- ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.**
  - Monthly Report ..... **Verbal**
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
  
- CLOSED SESSION – Payment Authorization Requests (PARS)**
  - Resolution 20-23 Closed Session (if needed).....**Page 21**
  
- Motion to approve the PARS as discussed during Executive Session - (Roll call Vote)**

---

**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [March 16, 2023, 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: February 16, 2023  
Memo to: Commissioners of the Ocean County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

---

- NJCE 2023 Renewal Overview (Appendix II)** – The NJCE Underwriting Manager and NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31<sup>st</sup>. The NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Included in Appendix II of the agenda is a copy of the overview. A recording will be posted to the NJCE website.
  
- 2023 Plan of Risk Management (Appendix III)** – The Plan of Risk Management is attached in Appendix III of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.
  - Motion to approve Resolution 18-23, Plan of Risk Management**
  
- New Jersey Counties Excess Joint Insurance Fund (NJCE)** – The NJCE is scheduled to hold their Reorganization Meeting on Thursday, February 23, 2023, at 9:30 AM via zoom.
  
- Certificate of Insurance Issuance Report (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were (7) seven certificates of insurance issued during the month of January.
  - Motion to approve the certificate of insurance report**
  
- Financial Fast Tracks** – The Financial Fast Tracks are not available and will appear in the next agenda.
  
- 2023 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. The Limit Schematics will also be posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

- ❑ **2023 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities on February 2. The first installment is due on March 31, 2023. Future assessments will be due on May 15, 2023 and October 15, 2023.
  
- ❑ **2023 MEL, MRHIF & NJCE Educational Seminar (Page 5)** – The 12<sup>th</sup> Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 21<sup>st</sup> and Friday April 28<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF.) Attached on page 5 is more information on the seminar. We will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).
  
- ❑ **2023 NJCE Claim Reporting Requirements (Appendix IV)** – Included in Appendix IV of the agenda is the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims. The reporting requirements were sent to Qual Lynx.

## Ocean County Insurance Commission – SIR

### Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Historical Commission I - County of Ocean	County History Partnership Program 33 West State Street Trenton, NJ 08608	RE: Grant #HC-CHPP-2023-00006 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant #HC-CHPP-2023-00006	1/3/2023 #3833605	GL AU EX WC OTH
H - Ocean County Mall I - County of Ocean	120 Hooper Ave. Toms River, NJ 08753	Evidence of Insurance as respects to Winter Beach Blast event	1/10/2023 #3844073	GL AU EX WC OTH
H - County of Ocean I - County of Ocean	101 Hooper Ave, 2nd Floor, Admin Bldg Toms River, NJ 08754	Company E: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #031731962; Policy Limits: \$2,000,000 Evidence of Insurance	1/18/2023 #3852981	GL AU EX WC
H - State of New Jersey, Dept of I - County of Ocean	Children & Families 50 East State St, Floor 3, PO Box 717 Trenton, NJ 08625	Evidence of insurance	1/26/2023 #3855652	GL AU EX WC OTH
H - Ocean County Board of Social I - County of Ocean, Ocean County Board of	Services 1027 Hooper Avenue, PO Box 547 Toms River, NJ 08753	Company E: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #031731962; Policy Limits: \$2,000,000 Evidence of Insurance.	1/26/2023 #3855663	GL AU EX WC
H - Ocean County Board of Chosen I - County of Ocean, Ocean County Board of	Commissioners PO Box 2191 Toms River, NJ 08753	Company E: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #031731962; Policy Limits: \$2,000,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/26/2023 #3855667	GL AU EX WC
H - NJ Transit Corporation & the I - County of Ocean	State of NJ One Penn Plaza East Newark, NJ 07105	RE: acts or operations 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 acts or operations by or on behalf of the named insured	1/26/2023 #3856971	GL AU EX
<b>Total # of Holders: 7</b>				



## AVAILABLE ONLINE AT NO COST ...

### 12th Annual MEL, MRHIF & NJCE Educational Seminar

**FRIDAY APRIL 21** ▶ 9:00 A.M. – NOON  
**FRIDAY, APRIL 28** ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

#### TO REGISTER

Connect to [njmel.org](http://njmel.org)...or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

#### SPONSORED BY



**MEL**



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

### FRIDAY, APRIL 21

#### KEYNOTE

Legislative and  
Regulatory Impacts  
on Local Government  
Budgets

#### CYBER ISSUES

The New Jersey Cyber  
Risk Management Fund

#### BENEFITS ISSUES

Controlling Benefits Costs

### FRIDAY, APRIL 28

#### ETHICS

Insurance Transactions  
Involving Local  
Government

#### INSURANCE ISSUES

Public Officials and  
Employment Practices  
Liability Trends

#### SAFETY

Risk Control in the  
Post Covid Era

## THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)

**OCEAN COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

**Resolution No. 19-23**

**FEBRUARY 2023**

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

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

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

**FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001128			
001128	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILING 2022	14.95
			<b>14.95</b>
001129			
001129	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 12/01/22-12/27/22	1,574.35
			<b>1,574.35</b>
001130			
001130	OCEAN COUNTY BOARD OF SOCIAL SERVICES	OVERPAY 2022 CYBER LIAB ASSESSMENT	2,662.00
			<b>2,662.00</b>
		<b>Total Payments FY 2022</b>	<b>4,251.30</b>

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001088	THE PRESS OF ATLANTIC CITY		
001088	THE PRESS OF ATLANTIC CITY	REVERSE CHECK CANCELLATION	32.00
			<b>32.00</b>
001131			
001131	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 02/23	24,806.92
			<b>24,806.92</b>
001132			
001132	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/23	5.43
001132	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE BALANCE 01/23	25.00
001132	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/23	14,626.00
			<b>14,656.43</b>
001133			
001133	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 02/23	1,774.41
			<b>1,774.41</b>
001134			
001134	JULIE N. TARRANT	TREASURER FEE 02/23	442.83
			<b>442.83</b>
001135			
001135	CONNER STRONG & BUCKELEW	RISK MANAGER FEE 02/23 INV	3,400.00
			<b>3,400.00</b>
		<b>Total Payments FY 2023</b>	<b>45,080.59</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>49,331.89</b>

\_\_\_\_\_  
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

2023 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	115	\$138,035.86	\$97,266.03	\$40,769.83	30%	\$7,319.45	93%
<b>Grand Total</b>	<b>115</b>	<b>\$138,035.86</b>	<b>\$97,266.03</b>	<b>\$40,769.83</b>	<b>30%</b>	<b>\$7,319.45</b>	<b>93%</b>

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%
November	227	\$213,313.14	\$124,424.79	\$88,888.35	42%	\$15,238.32	96%
December	226	\$296,549.29	\$113,337.22	\$183,212.07	62%	\$29,646.49	96%
<b>Grand Total</b>	<b>2125</b>	<b>\$3,358,856.09</b>	<b>\$1,485,125.33</b>	<b>\$1,873,730.76</b>	<b>56%</b>	<b>\$319,127.78</b>	<b>96%</b>





OCEAN COUNTY – LEGACY

**2023 CUMULATIVE SAVINGS SUMMARY**

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	45	\$46,000.42	\$22,311.11	\$23,689.31	51%	\$3,683.52	100%
<b>Grand Total</b>	<b>45</b>	<b>\$46,000.42</b>	<b>\$22,311.11</b>	<b>\$23,689.31</b>	<b>51%</b>	<b>\$3,683.52</b>	<b>100%</b>

**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%
November	37	\$74,333.02	\$38,656.89	\$35,676.13	48%	\$6,194.43	83%
December	106	\$93,258.74	\$40,441.65	\$52,817.09	57%	\$8,527.18	96%
<b>Grand Total</b>	<b>972</b>	<b>\$1,937,458.71</b>	<b>\$744,506.94</b>	<b>\$1,192,951.77</b>	<b>62%</b>	<b>\$175,387.74</b>	<b>86%</b>



**Top 10 Providers  
1/1/2023 – 1/31/2023**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

	<b>BILL COUNT</b>	<b>APPROVED</b>
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	7	\$53,117.38
OCEAN MEDICAL CENTER	1	\$6,048.54
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	16	\$4,889.44
COMMUNITY MEDICAL CENTER INC	3	\$4,857.46
NOVACARE REHABILITATION	39	\$3,822.00
SOUTHERN OCEAN MEDICAL CENTER	3	\$3,567.19
JFK UNIVERSITY MEDICAL CENTER	1	\$3,080.72
NORTHERN MONMOUTH REGIONAL SURG CTR	1	\$2,125.00
SANJAY SIKAND MD PC	4	\$2,099.00
DEBORAH HEART AND LUNG CENTER	2	\$1,970.95
<b>Grand Total</b>	<b>77</b>	<b>\$85,577.68</b>

**COUNTY OF OCEAN LEGACY**

	<b>BILL COUNT</b>	<b>APPROVED</b>
NORTHERN MONMOUTH REGIONAL SURG CTR	2	\$6,172.00
TOMS RIVER SURGERY CENTER	1	\$3,187.50
IVYREHAB NETWORK INC	15	\$2,169.00
OCEAN MEDICAL CENTER	1	\$2,024.76
ROTHMAN ORTHOPAEDICS	2	\$1,725.35
HEALTH INNOVATIONS UNLIMITED	10	\$1,725.20
JERSEY SHORE UNIVERSITY MEDICAL CENTER	1	\$1,719.00
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	5	\$1,442.34
NEW JERSEY HEALTHCARE SPECIALISTS PC	1	\$1,162.00
KESSLER INSTITUTE FOR REHABILITATION INC.	2	\$360.00
<b>Grand Total</b>	<b>40</b>	<b>\$21,687.15</b>



OCEAN COUNTY INSURANCE FUND COMMISSION

**ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE  
1/1/2023 – 1/31/2023**

	INDEMNITY	MEDICAL ONLY		REPORT ONLY-WC	Grand Total
January	1	17		3	21
<b>Grand Total</b>	<b>1</b>	<b>17</b>		<b>3</b>	<b>21</b>

**COVID-19 CLAIMS REPORTED BY CLAIM TYPE  
1/1/2023 – 12/31/2023**

	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	4	3	7
<b>Grand Total</b>	<b>4</b>	<b>3</b>	<b>7</b>

# SAFETY DIRECTOR REPORT

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 8, 2023  
**DATE OF MEETING:** February 16, 2023

### OCIFC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>	<p>Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949</p>
<p>Matt Genna, CSP Risk Control Consultant Cell # 609-947-7563 Office # 732-736-5265 <a href="mailto:menna@jamontgomery.com">menna@jamontgomery.com</a></p>		<p>Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738</p>

January – February 2023

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 12:** Attended the OCIFC Claims Committee meeting.
- **January 19:** Attended the OCIFC meeting.

#### UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 9:** Plan to attend the OCIFC Claims Committee meeting.
- **February 16:** 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 Leadership Skills Classes (2 Full Days) Training Schedule- January 12.
- NJCE JIF - JAM SD Bulletin: CDL-Drivers Annual Record Checks & Program Review Best Practices – January 19.

- NJCE JIF - JAM SD Bulletin: Motor Vehicle Record Checks: Non-CDL Drivers Best Practices – January 23.
- 2023 MSI-NJCE EXPOS – January 26.
- NJCE JIF - JAM SD Message: Reminder – Post the OSHA 300A Injury Logs - February 3.
- NJCE JIF - JAM SD Bulletin: Magnetic Manhole Cover and Grate Lifting Devices – Best Practices – February 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](mailto:melvideolibrary@jamontgomery.com) or call 856-552-4900.

No videos utilized.

### **NJCE ONLINE STREAMING VIDEOS SERVICE**

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. There are Two ways to access the streaming on demand videos:

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

### **NJCE LIVE SAFETY TRAINING**

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request. In-person training is also being held via the MSI/NJCE Expos that will be held throughout the State in 2023: (link to the 2023 schedule of classes being offered and locations: [2023 MSI-NJCE Expo Schedule](#))

Excavation, Trenching, and Shoring (4 hours)

- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 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 February thru April 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.**

***OCIFC 2022 Learning History – Live and On-Demand***

OCIFC	
County Proper	502
OCBOH	44
OCUA	35
<b>Total</b>	<b>581</b>

***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.

**Open Enrollment Dates:** Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1-22, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage [NJCE Leadership Academy](#).

*Please Note: 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, thank you.)***

For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS) - 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](mailto:publicrisk@jamontgomery.com); 877 398-3046):***

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

# J.A. Montgomery

## CONSULTING

**Please Note:** As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website: <https://njce.org/safety/safety-webinars/>.

In-Person\* training is being held via the MSI-NJCE Expos indicated with an (\*). These Expos are scheduled throughout the state and are for training programs that are not available virtually ([2023 MSI-NJCE Expo Schedule](#)).

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

**February thru April 2023 Safety Training Schedule**  
**Click on the “Training Topic” to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
2/9/23	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
2/9/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	8:30 - 10:30 am
2/9/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
2/9/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/10/23	<a href="#">Safety Committee Best Practices</a>	8:30 - 10:00 am
2/10/23	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
2/10/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/13/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/14/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/15/23	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/15/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/15/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/16/23	<a href="#">Public Employers: What You Need to Know</a>	8:30 - 10:00 am
2/16/23	<a href="#">Fire Department Risk Management</a>	9:00 - 11:00 am
2/16/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
2/17/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/17/23	<a href="#">Introduction to Communication Skills</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/21/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
2/22/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/22/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/22/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/23/23	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/23/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm



2/24/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	7:30 - 11:00 am
2/24/23	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
2/24/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/23	<a href="#">Microlearning Theory and Practice</a>	9:00 - 11:00 am
2/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
3/1/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/1/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/1/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/2/23	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/2/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/3/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/3/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/6/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/6/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
3/7/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/7/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/8/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/8/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	11:00 - 1:00 pm
3/9/23	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/9/23	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/9/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
3/13/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
3/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
3/14/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/14/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/15/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
3/15/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
3/16/23	<a href="#">Indoor Air Quality Designated Person Training</a>	8:30 - 9:30 am
3/16/23	<a href="#">Flagger Skills and Safety</a>	10:00 - 11:00 am
3/16/23	<a href="#">Introduction to Understanding Conflict</a>	1:00 - 3:00 pm
3/16/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/17/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/17/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/23	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/23	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
3/21/23	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
3/21/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	2:00 - 4:00 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am

3/22/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
3/23/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
3/23/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/24/23	<a href="#">Special Event Management</a>	8:30 - 10:30 am
3/24/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
3/27/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:00 am
3/28/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
3/29/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
3/29/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/30/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/30/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/31/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
4/3/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/3/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
4/3/23	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
4/4/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
4/4/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
4/4/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/5/23	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/5/23	<a href="#">CDL: Drivers' Safety Regulations</a>	9:00 - 11:00 am
4/5/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/6/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
4/6/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/6/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/10/23	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
4/10/23	<a href="#">Heavy Equipment Safety: General Safety</a>	9:00 - 11:00 am
4/10/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/11/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/11/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/11/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
4/12/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm

4/12/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
4/13/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/13/23	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/14/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
4/14/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
4/14/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/17/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/18/23	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
4/18/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
4/18/23	<a href="#">Introduction to Management Skills</a>	12:30 - 2:30 pm
4/19/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/19/23	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/19/23	<a href="#">Back Safety/Material Handling</a>	1:00 - 2:00 pm
4/20/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/20/23	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/20/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
4/24/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/24/23	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
4/25/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/25/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/25/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/25/23	<a href="#">The Power of Collaboration (JIF 101)*</a>	9:00 - 1:00 pm
4/26/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/26/23 - 4/27/23	<a href="#">Leadership Skills for Supervisors Workshop (Two Days)*</a>	9:00 - 3:30 pm w/lunch brk
4/27/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
4/27/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/28/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/28/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm

#### **Zoom Safety Training Guidelines:**

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session.

***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.***

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

### **Zoom Training Registration:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid 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\*\*\*](#)

From: Glenn Prince, Public Sector Assistant Director  
To: New Jersey Counties Excess Joint Insurance Fund Commissioners  
Date: January 26, 2023  
Subject: Munich Re., Safety Grant Program

---

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund continues to provide Safety Grant funding through the Munich Re., Safety Grant Program. Member Counties may receive reimbursement for the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of their general liability, auto liability, and law enforcement liability claims. This memo will clarify the grant requirements.

**Program Overview:**

- The Munich Re Safety Grant Program is a cost-sharing program where counties can receive reimbursement for the cost of a safety item or service
- The total amount of grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$50,000.00
- The safety item or service cannot be “typical”. For example; training on bloodborne pathogens, back injury prevention, and other regulatory issues should already be part of a member's overall safety program. Items such as patient lifting boards for EMS, body-worn cameras, AED units or police liability training are specialized and are examples of items that may qualify
- Safety Grant funding requests for 2023 must be submitted to Glenn Prince [gprince@jamontgomery.com](mailto:gprince@jamontgomery.com) no later than August 1, 2023
- All submissions will be forwarded to the NJCE JIF Grant Committee for review. After Grant Committee review, all submissions will be forwarded to Munich Re, for review. If the submission is approved by Munich Re., they will pay the vendor directly
- All approved purchases must be made in fund year 2023

Please feel free to contact me with any questions.

Glenn Prince  
Public Sector Assistant Director  
JA Montgomery Consulting  
(856) 552- 4744

**RESOLUTION NO. 20-23**

**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: February 16, 2023**

---

**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

---

**MICHAEL J. FIURE, VICE-CHAIRPERSON**

# **Appendix I**

*Minutes*

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – January 19, 2023  
10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Robert A. Greitz	Present
Michael Fiure	Present
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Services	Qual-Lynx <b>Kathy Kissane</b> <b>Karen Beatty</b>
	PERMA Risk Management Services <b>Shai McLeod</b> <b>Robyn Walcoff</b> <b>Jennifer Davis</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b> <b>Carole Mack</b>
Treasurer	<b>Julie Tarrant</b>
Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
Safety Director	J.A. Montgomery Consulting <b>Glenn Prince</b>
Auditor	



**ALSO PRESENT:**

Will Demand, Ocean County UA  
Antoinette DePaola, Ocean County  
Tristin J. Collins, Ocean County  
Jenn Doderer, Ocean County Library  
Paul Shives, J.A. Montgomery  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES:** OPEN MINUTES OF DECEMBER 15, 2022 & DECEMBER 27, 2022

**MOTION TO APPROVE THE OPEN MINUTES OF DECEMBER 15, 2022 AND DECEMBER 27, 2022**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince reported the Safety and Accident Review Committee last met on December 13, 2022 via zoom. Mr. Prince advised the next meeting was scheduled for March 14, 2023 at 1:30 via zoom. Mr. Prince said a variety of topics would be discussed including the commonly cited PEOSH Citations for the fourth quarter of 2022. Mr. Prince announced the vouchers were issued yesterday for the reimbursement of the 2022 Munich Re Safety Grant and the money would be forthcoming. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Davis reported the Claims Committee met last week and reviewed the PARS. Ms. Davis asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting on January 12, 2023.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JANUARY 12, 2023**

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

**EXECUTIVE DIRECTOR REPORT:**

**REORGANIZATION RESOLUTIONS:** Executive Director advised today was the Reorganization Meeting of the Commission. Executive Director said the OCIFC was required to reorganize at the January Board of Commissioners meeting as per the Commission By Laws. Executive Director referred to the necessary Reorganization Resolutions which were included in the agenda. Executive Director said with the Chairperson’s permission, he would review the Resolutions and ask for approval as a consent agenda.

- Resolution 1-23 Certifying the Appointment of OCIFC Commissioners
- Resolution 2-23 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 3-23 Designating Authorized Signatures for Bank Accounts
- Resolution 4-23 Designating Authorized Signatures for Legacy Bank Account
- Resolution 5-23 Designating Custodian of Records
- Resolution 6-23 Designating Official Newspapers
- Resolution 7-23 Indemnify Ocean County Insurance Fund Commission
- Resolution 8-23 Authorizing Commission Treasurer to Process Contracted Payment and Expenses
- Resolution 9-23 2023 Meeting Schedule

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-23 THROUGH 9-23**

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

**2023 PROPERTY AND CASUALTY BUDGET:** Executive Director reported at the December 15, 2022 meeting the 2023 Property and Casualty Budget was introduced. Executive Director advised in accordance with the regulations, the budget was advertised in the Commission’s official newspapers. Executive Director said the Public Hearing for the budget would be held at this meeting. Executive Director reported the 2023 Budget was introduced in the amount of \$13,659,594. Executive Director referred to a copy of the introduced budget and amended budget which was included in the agenda and noted the budget was the same amount, however some of the figures were moved around. Executive Director explained based on the NJCEJIF excess renewal marketing results, the OCIFC share of the NJCEJIF premium was increased to \$3,316,605 and the OCIFC share of the Ancillary Coverages was decreased to \$199,598. The amended budget has an increase of \$1,202,608 or 9.65%. Executive Director said in accordance with the Commission’s By Laws, the assessment bills would be billed in 3 installments and payable as follows: 40% on 3/15/23, 30% on 5/15/23 and 30% on 10/15/23. Executive Director advised a copy of the assessments were included in the agenda.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2023 PROPERTY & CASUALTY BUDGET**

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

Executive Director asked if anyone had any questions on the budget and hearing none requested a motion to close the public hearing.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

Executive Director requested a motion to approve Resolution 10-23 which was included in the agenda.

**MOTION TO APPROVE RESOLUTION 10-23 ON THE 2023 PROPERTY & CASUALTY BUDGET FOR THE OCEAN COUNTY INSURANCE FUND COMMISSION FOR THE YEAR 2023 IN THE AMOUNT OF \$13,659,594 & CERTIFY THE 2023 ASSESSMENTS**

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

**2023 PROFESSIONAL SERVICES RESOLUTIONS:** Executive Director advised at the December 27 Insurance Commission meeting the Commissioners approved one-year appointments for the Commission Attorney, Auditor, Actuary, Treasurer, and Special Conflict/Litigation Services. Executive Director reported the appointment for the Third-Party Administration Services position was for three years. Executive Director referred to copies of the resolutions appointing the vendors which were included in the agenda. Executive Director said with the Chairperson's permission, he would review the Resolutions and ask for approval as a consent agenda:

- Resolution 11-23 Appointing Commission Attorney
  - *Berry, Sahradnik, Kotzas & Benson, P.C.*
- Resolution 12-23 Appointing Commission Treasurer
  - *Julie N. Tarrant*
- Resolution 13-23 Appointing Commission Actuary
  - *The Actuarial Advantage*
- Resolution 14-23 Appointing Commission Auditor
  - *Bowman & Company, LLP.*
- Resolution 15-23 Appointing Special Conflict/Litigation Counsel Services
  - *Kelahr, VanDyke & Moriarty*
  - *Rothstein, Mandell, Strohm, Halm & Cipriani, P.A.*
  - *Citta, Halzpfel & Zabarsky*
  - *Gluck Walrath LLP*
  - *Dasti, Murphy, McGuckin, Ulaky, Koutsouris & Connors*
  - *Apruzzese, McDermott, Mastro & Murphy*
  - *Sweeney & Sheehan*
- Resolution 16-23 Appointing Third Party Administration Services

**MOTION TO APPROVE RESOLUTION 11-23 THROUGH 16-23**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported there were no certificate requests in the month of December.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on January 12, 2023 and adopted the 2023 Budget in the amount of \$35,835,933 and certified the 2023 assessments. Executive Director referred to a copy of the written summary report which was included in the agenda. Executive Director said he would highlight a few of the key items discussed at the meeting. Executive Director said the NJCE Board of Commissioners accepted the recommendation of the Finance Sub Committee and adopted a resolution authorizing the release of a \$850,000 dividend. Executive Director advised the Finance Sub-Committee was recommending that the NJCE look at procuring vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Information. Ms. Sander said the County Proper, Building and Grounds always did a charitable value report so she did not think the audit so to speak would impact the County’s values at all. Executive Director reported the NJCE Underwriting Manager was expecting a final proposal from the Chertoff Group to procure Cyber Security Expert Services. Executive Director said the next meeting of the NJCE was the 2023 Reorganization on Thursday, February 23, 2023 at 9:30 AM via zoom. Lastly, Executive Director advised the NJCE was scheduling a luncheon on April 27, 2023 at the Forsgate County Club in Monroe, NJ to commemorate the NJCE 10 Year Anniversary.

**NJCE 2022 DIVIDEND:** Executive Director said as he recently mentioned the NJCE Finance Committee recommended the JIF authorize a \$850,000 dividend from various years, subject to State approval. Executive Director noted Ocean County’s share of the dividend is \$37,469.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director reported as of November 30, 2022 there was a deficit of \$5,991,185. Executive Director said there was a cash balance of \$14,735,577. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$959,262 of the surplus was the OCIFC’s share of the NJCE equity.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track for the NJCE was included in the agenda. As of November 30, 2022, the NJCE had a surplus of \$15,299,523. Executive Director noted the total cash amount was \$33,218,329. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$5,857,551.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant requested a motion to approve the January Bills List Resolution 17-23, in the amount of \$46,420.39.

**MOTION TO APPROVE RESOLUTION 17-23 JANUARY BILLS LIST**

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

**CLAIMS ADMINISTRATOR:** Ms. Beatty referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report showed the year-to-date

savings was 56% and the PPO penetration was 96%. Ms. Beatty said the year-to-date savings for the legacy claims was 62% and the penetration rate was 86%. Ms. Beatty noted the agenda also included a list of the top 10 providers for the Commission and the Legacy claims. Ms. Beatty asked if anyone had any questions and concluded her report. Executive Director commented that 96% penetration is the highest when we look at all of the Commissions.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the December 2022 through January 2023 All Risk Control Activity Report was included in the agenda. Mr. Prince said he was waiting for clarification for the provisions of the Munich Re Safety Grant Program for 2023. Mr. Prince said once he received confirmation, he would distribute a letter advising all the members of the provisions and he would assist in the preparation of any grant submissions for 2023. Mr. Prince said he wanted to speak a little a bit about our entry level driver training program which places a huge burden on all of our public entities around the State. Mr. Prince said the Federal Motor Carrier Safety Administration requirements mandate that any future CDL driver participate in this program first before they can even go the Motor Vehicle Commission and apply for their permit and start practice driving. Mr. Prince advised they were working on a program now as he had mentioned in the past. Mr. Prince advised the program was near completion and would include a power point presentation, a trainer packet, a trainee packet, and a test that the potential CDL applicant had to get an 80% score on before they could go to Motor Vehicles and get their permit. Mr. Prince said he hoped the program would be rolled out mid-February. Mr. Prince noted once the program was rolled out, there would be a variety of train the trainer sessions so that individuals who would be responsible for training the employees would be proficient with the program. Lastly, Mr. Prince provided an update on the LMS. Mr. Prince said they were working with a new vendor and the program was more user friendly and had more capabilities. The vendor has agreed to provide a variety of webinars for the named administrators, and he would be happy to do in person tutorials. Mr. Prince asked if anyone had any questions and concluded his report. In response to Chair Greitz's inquiry, Mr. Prince recommended starting to think about an individual who would be capable of training the employees. Mr. Prince noted he heard the CDL applicants were passing the written test but failing the inspection. Mr. Prince said the entire test, in his opinion, was based on the inspection process. Chair Greitz mentioned that they do have an internal trainer.

**RISK MANAGERS REPORT:** Ms. Sander said they assisted the members collecting the renewal information and everyone should have their renewal certificates and auto insurance cards. Ms. Sander also spoke about the losses and would look at some specific actions that might reduce the losses. Ms. Sander concluded her report unless there were any questions.

**ATTORNEY:** Mr. Sahradnik advised it was an active month and they worked with the Executive Director and Ms. Dodd on the renewal resolutions.

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** None

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

There was no need for a closed session, so Chair Greitz asked for a motion to adjourn.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:42AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

# **Appendix II**

## *NJCE RENEWAL OVERVIEW*

# 2023



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## Renewal Overview

January 31, 2023



# Renewal Summary

As presented during our Pre-Renewal Presentation in August, we still encounter a hard market, the most difficult since the 1980s. After years of challenging renewals in nearly every area of coverage, we finally begin to see some settling although it is settling at much higher rates, more restrictive terms and less capacity than we saw just five years ago. While many coverages have started to stabilize heading into our 2023 renewal, the Property market took a violent turn toward the worse.

- **Property** – Despite the ever-increasing natural disasters, including the unexpected wildfires and southern freeze events, Property insurers began to see some positive underwriting results during 2021. In late Q3 of 2021, we saw Ida occur, ultimately developing into the fifth costliest insured loss in US history (\$78.8B). And despite Ida, the insurers remained positive. That was until Hurricane Ian hit just one year later with an insured loss of over \$50B. Within one month of Ian, insurer executives (particularly reinsurers) made announcements of planned drastic decreases in capacity, significantly more restrictive terms, higher retentions and large rate hikes. On average, clean and non-CAT prone areas saw 25% rate increases, while CAT-prone saw anywhere between 50%-150%. This came with more restrictive terms, higher deductibles and programs not being able to fill all their capacity.
- **Liability** – Social inflation continues to affect insurers and insureds across the country. Although the known exposures continue from the past few years, the development in claims dollars continues to rise. Even in NJ, we have seen over 50% increase in claims development over the last ten years, including over 75% increase in the average cost per claim during the same period.
- **Workers' Compensation** – No new surprises here. We continue to see COVID-19 to be a long-term concern, while the severe cases saw in the first 12-24 months of the pandemic are not expected at any notable level. The NJCE will continue to see other mounting costs in this coverage line from the increase in presumption and legislative changes shifting more costs to the members.
- **Public Officials / Employment Practices** – The same trends seen in normal liability over past ten years is being seen in POL/EPL now. We are reviewing this recent trend closely to see how much of an impact the pandemic had on these results.
- **Cyber** – Frequency of events may be stabilizing, although the “stable” level is very high, but severity continues to grow. As saw last year, insurers are particularly concerned with widespread events (i.e. Microsoft Zero Day, Last Pass, etc.). Insurers are beginning to find sustainable paths forward with writing this coverage, but insureds have to continue with good security. The work we have done with the Cyber Task Force has certainly helped, but efforts need to continue developing.

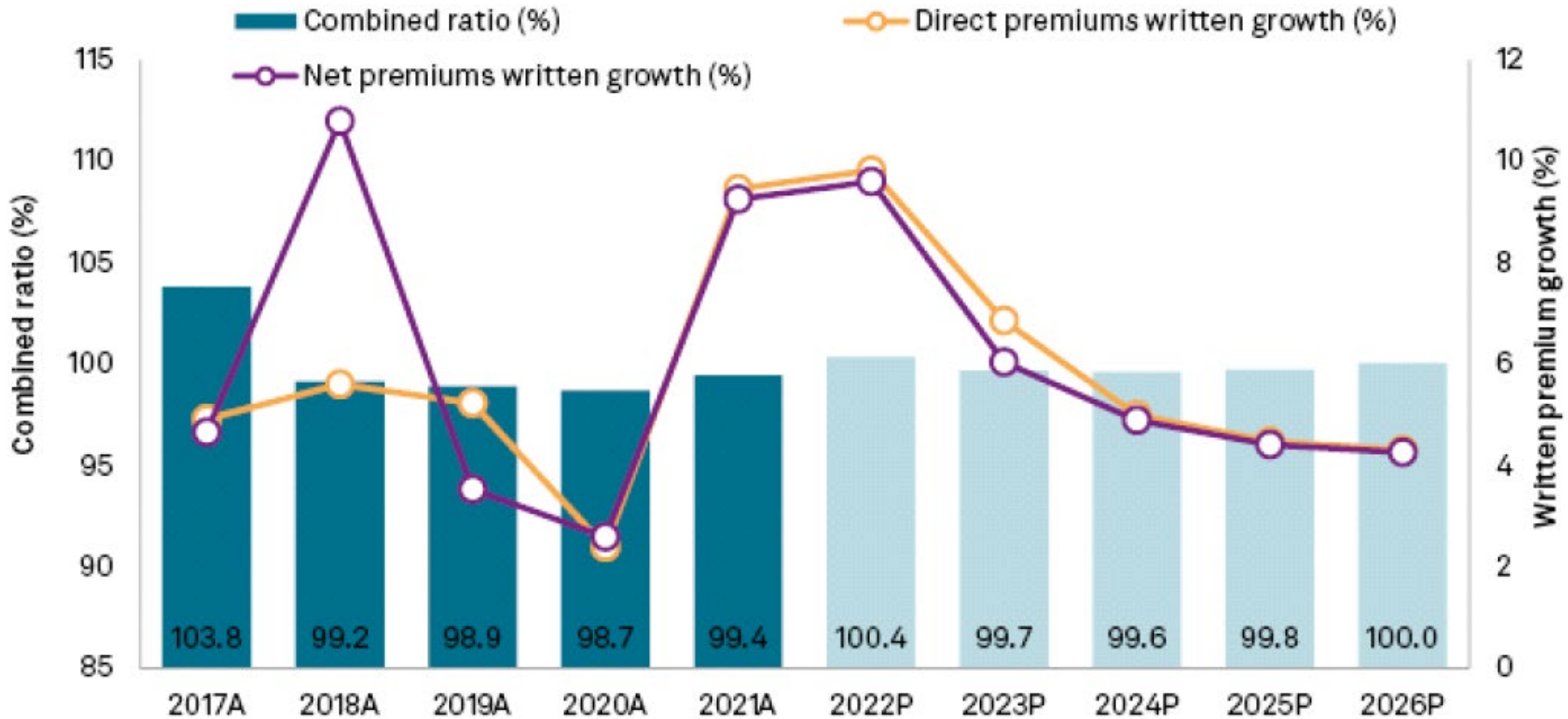
It is more important than ever to create the right insurance structure and pick the correct insurance partners to ensure stability in coverage and claims handling through this difficult marketplace. While we continually have discussions with the majority of the marketplace, Property needed by far the most attention and marketing this year.

The following pages detail coverage changes to be aware of for 2023. As we pass through yet another renewal in this difficult marketplace, we thank you all for the support. While additional costs are in the budget in the form of loss funding for certain higher retentions, the collective has helped the NJCE achieve less than a 7% rate increase on the excess insurance for this renewal.

# Marketplace Overview

# Marketplace Overview

## Overall P&C industry outlook



Data compiled June 14, 2022.

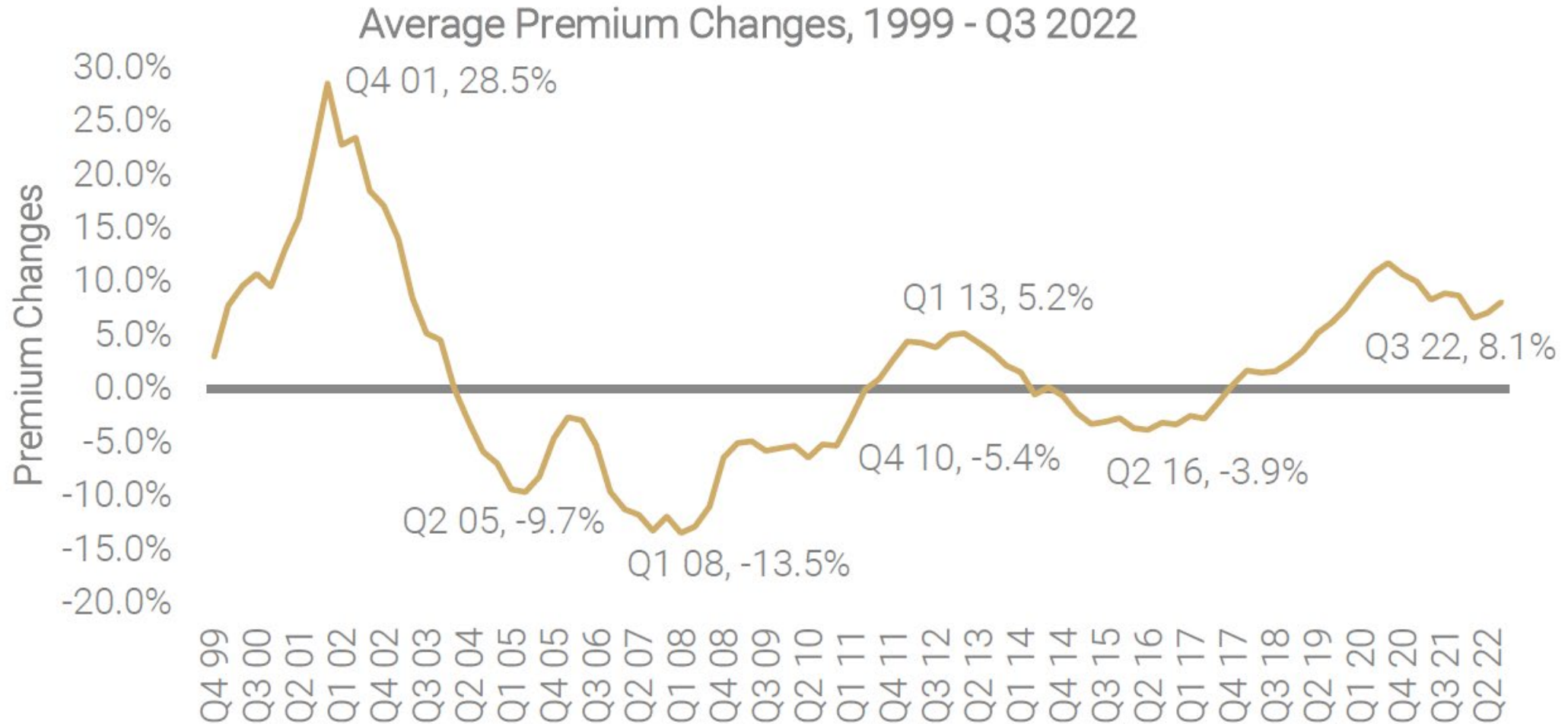
A = actual results; P = projected results

Results adjusted to exclude state funds, residual markets and AIU Insurance Co.

Sources: S&P Global Market Intelligence; proprietary estimates

© 2022. S&P Global Market Intelligence. All rights reserved.

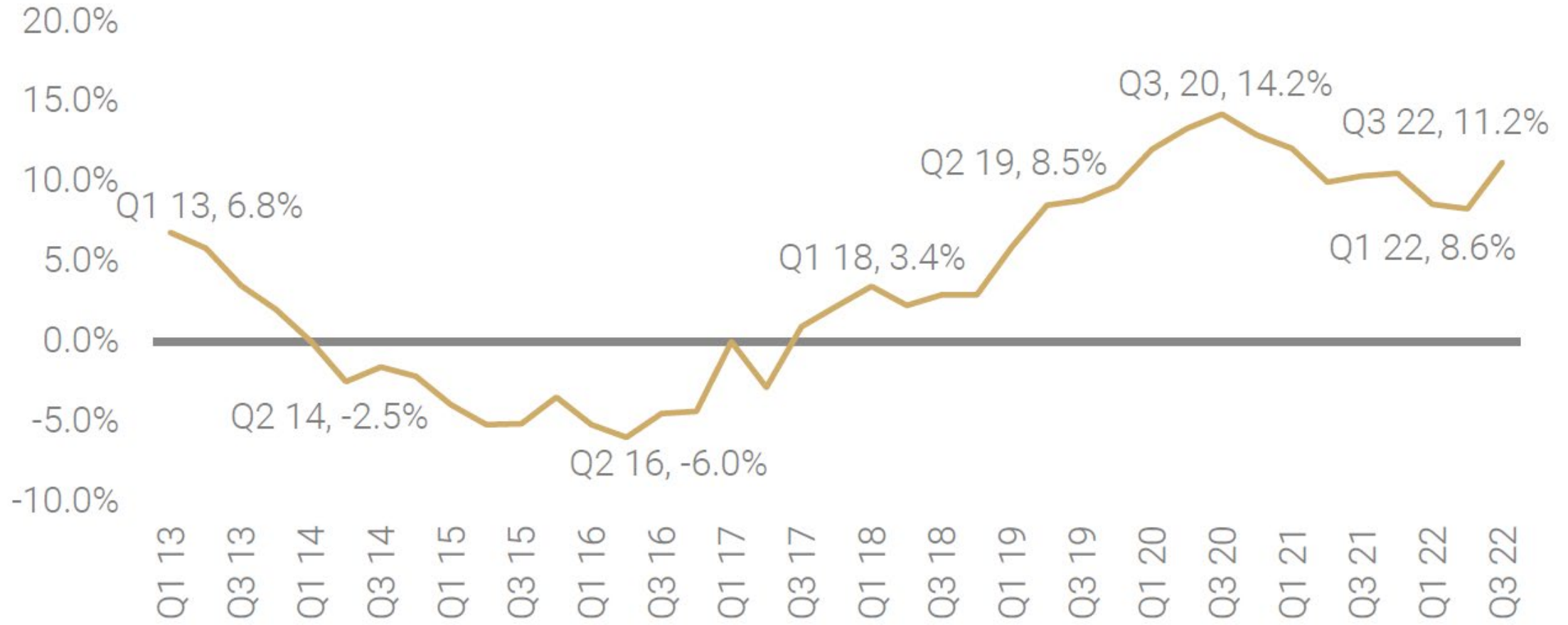
# Marketplace Overview



Source: The Council of Insurance Agents & Brokers

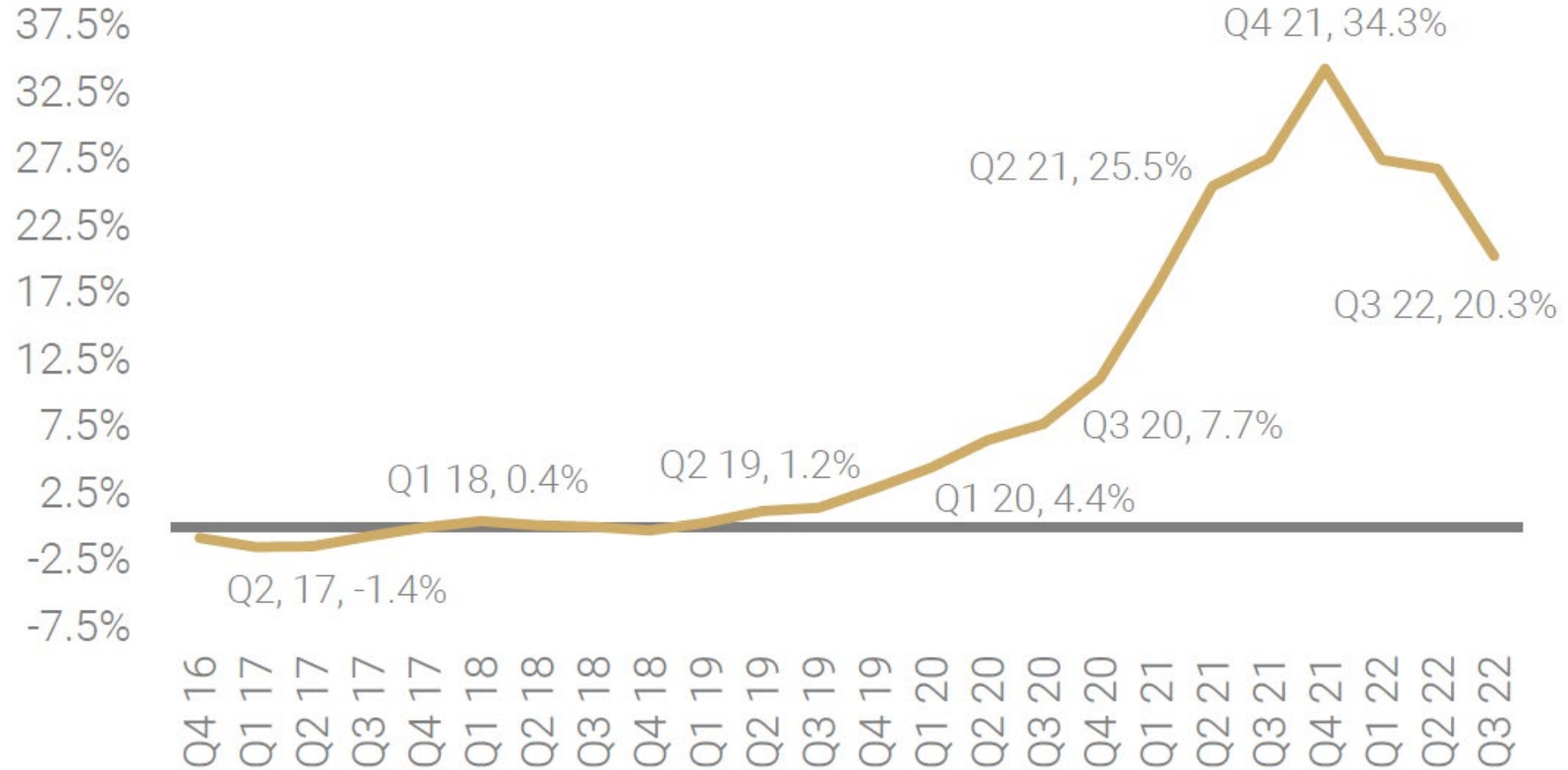
# Marketplace Overview

Premium Change for Commercial Property, 2013 - Q3 2022



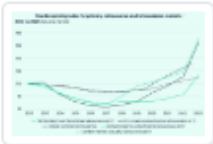
# Marketplace Overview

Premium Change for Cyber, Q4 2016 - Q3 2022



# Marketplace Overview

## Property Focus



**Retrocession rates now 165% higher than 2017 lows: Jefferies**  
4TH JANUARY 2023

Rates-on-line for non-marine catastrophe retrocessional reinsurance are now up approximately 165% on their 2017 lows, analysts at Jefferies have pointed out using data reported by broking group Howden.



**Renewals: Catastrophe retro rates +50%, global property cat +37%, says Howden**  
3RD JANUARY 2023

Risk-adjusted non-marine catastrophe retrocession excess-of-loss rates-on-line rose by 50% at the January 2023 renewals, while global property catastrophe reinsurance rates rose 37%, according to international broking group Howden.

**Aggregate retro supply shrank further, terms more restrictive at 1/1: Gallagher Re**

27TH JANUARY 2023

In the global retrocessional reinsurance market, the availability of aggregate covers had been shrinking for some time, but at the January 2023 renewals aggregate retro capacity supply shrank further, while the terms of protection continued to become more restrictive, broker Gallagher Re has said.

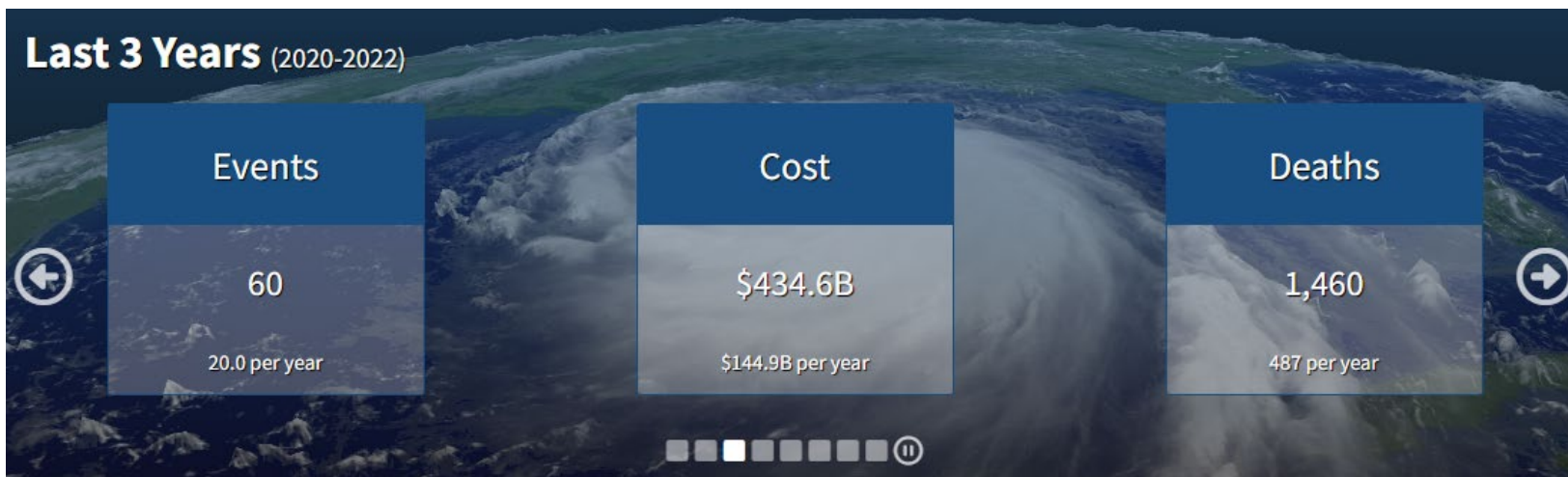
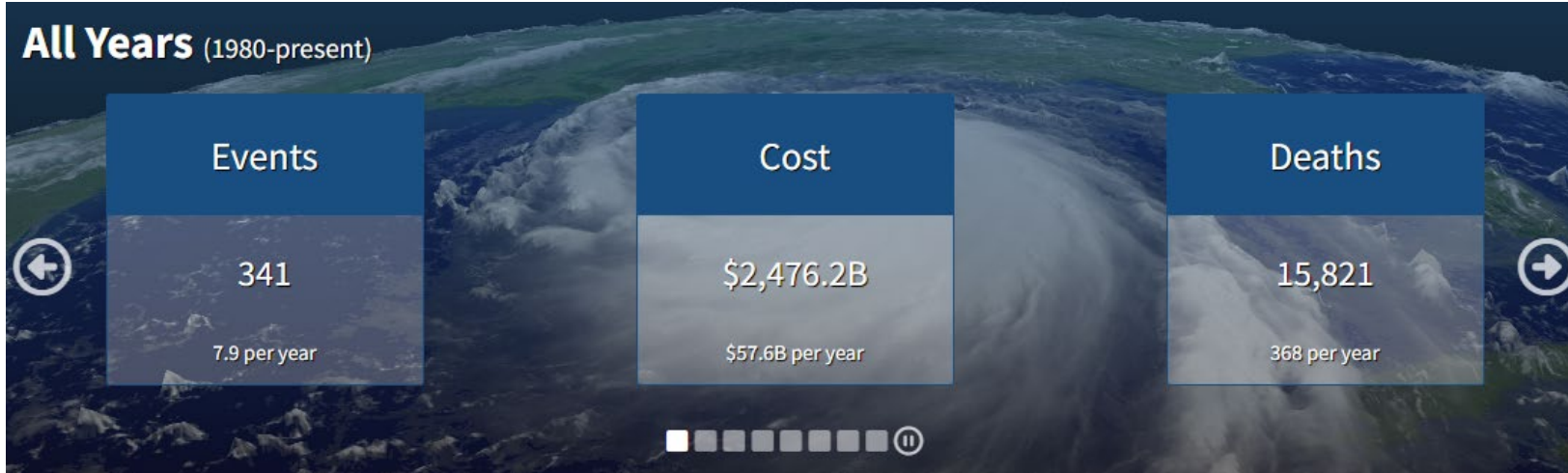
## January Renewals See Hardest Property Catastrophe Reinsurance Rates in Generation

By L.S. Howard | January 4, 2023



# Marketplace Overview

Property Focus

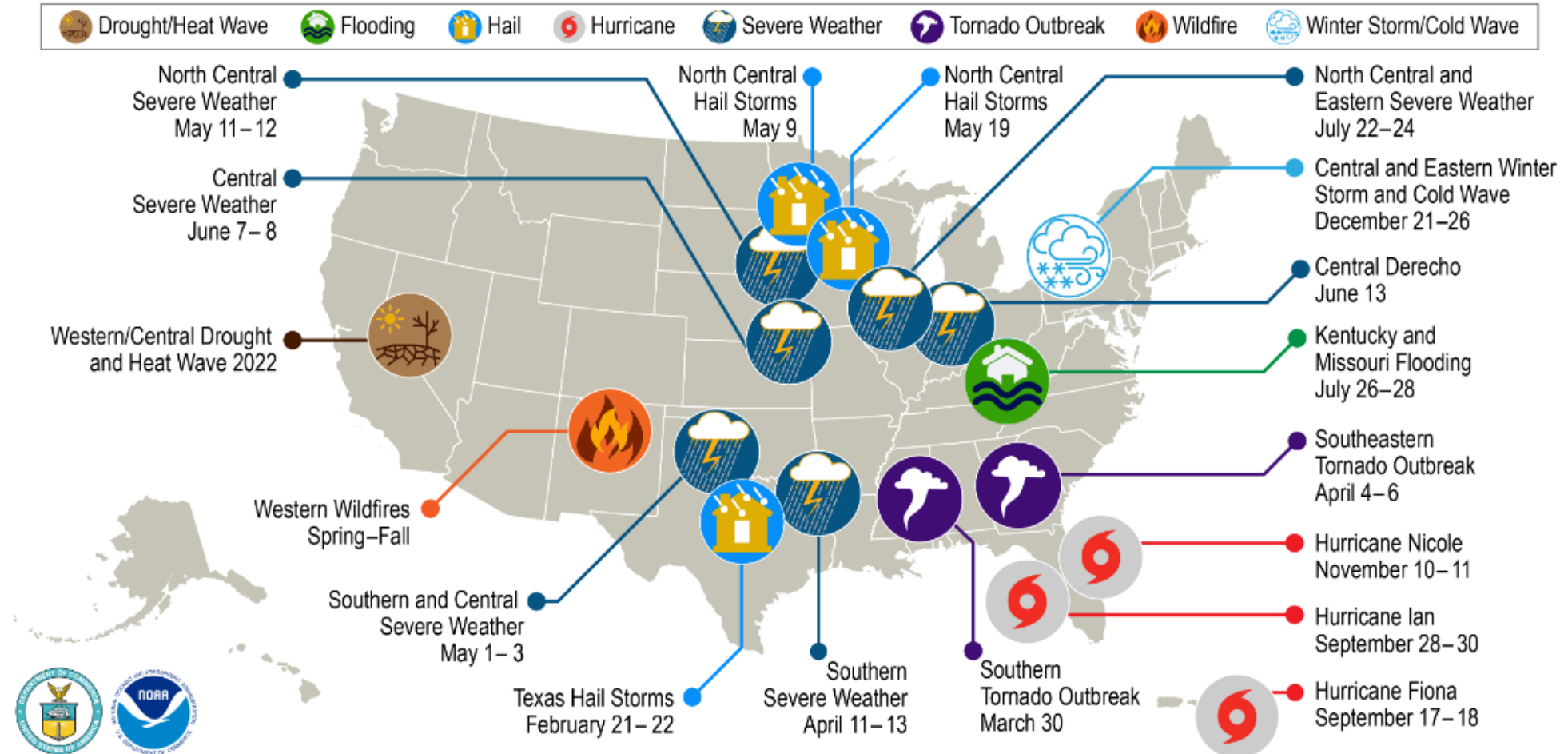




# Marketplace Overview

## Property Focus

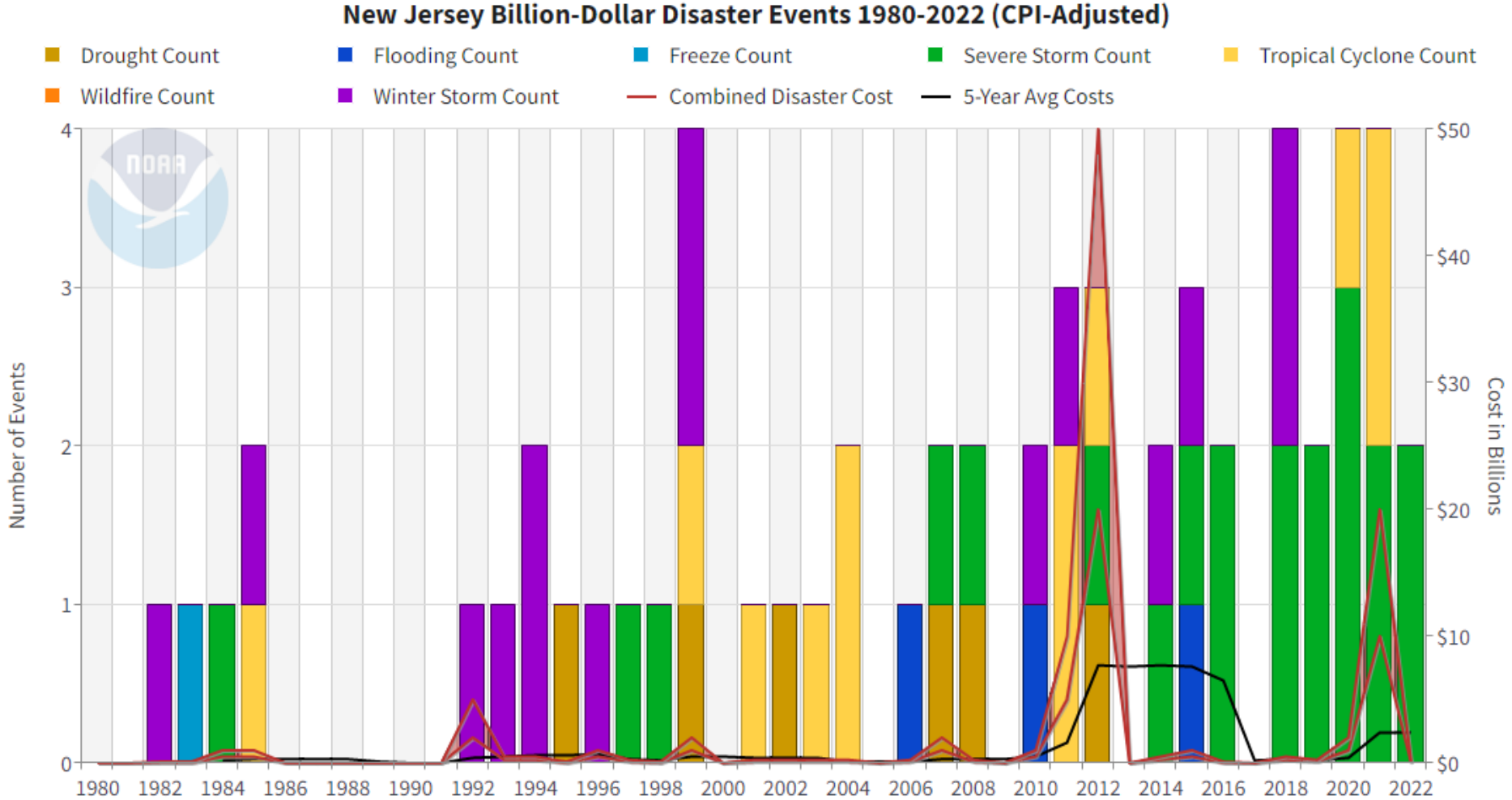
### U.S. 2022 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 18 separate billion-dollar weather and climate disasters that impacted the United States in 2022.

# Marketplace Overview

Property Focus



Updated: January 10, 2023

Powered by ZingChart

# Marketplace Overview

Property Focus

## United States

### Severe Convective Storm Outbreaks

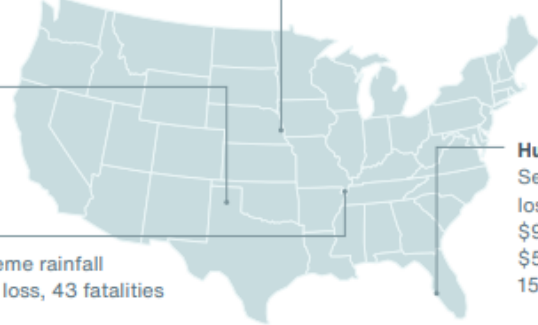
12 billion-dollar events in total  
\$37B economic loss,  
\$29B insured loss

### Widespread Drought

Severe drought conditions  
throughout the year  
\$16B economic loss,  
\$8B insured loss

### Missouri and Kentucky Flooding

1,000-year flooding triggered by extreme rainfall  
\$1.4B economic loss, \$450M insured loss, 43 fatalities



**Hurricane Ian**  
Second costliest insured  
loss even on record globally  
\$95B+ economic loss,  
\$50-55B insured loss,  
152 fatalities



**1.39°C (2.5°F)**

U.S. summer temperature anomaly; the third-hottest  
summer (Jun 1-Aug 31) in 128 years



**66,255**

Number of wildfires across the U.S.; the highest number  
in 10 years



**-22.2°C (-40°F)**

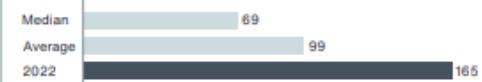
Temperature drop in just 30 minutes, recorded in  
Cheyenne, WY, on Dec 21



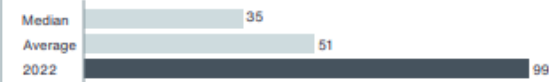
**81.2 in (206 cm)**

Highest 3-day snowfall accumulation in lake-effect  
snowstorm reported in Hamburg, NY

### Economic Losses (\$ billion)



### Insured Losses (\$ billion)



**53%**

of global  
economic losses



**75%**

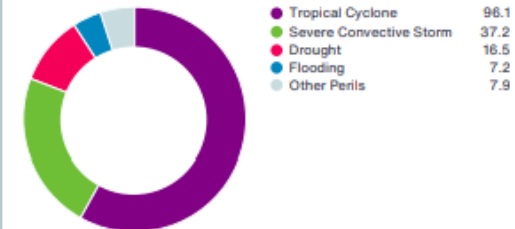
of global  
insured losses



**60%**

of losses covered  
by insurance

### Economic Losses (\$ billion)



# Marketplace Overview

## Liability Focus

Incurred Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	84.69%	11.46%	9.91%	3.04%	-10.62%	0.92%	1.75%	-0.90%	-0.39%	0.13%	0.05%	0.01%	-0.05%
1/1/2011 - 12/31/2011	48.82%	17.90%	14.12%	7.43%	8.20%	2.88%	0.84%	-0.41%	0.97%	-0.66%	-0.07%	-0.02%	
1/1/2012 - 12/31/2012	30.24%	13.95%	20.69%	10.16%	17.68%	1.45%	1.15%	1.07%	2.67%	1.10%	-0.17%		
1/1/2013 - 12/31/2013	30.33%	10.69%	16.67%	14.16%	18.29%	8.55%	7.25%	-6.35%	-0.09%	0.49%			
1/1/2014 - 12/31/2014	18.14%	15.59%	23.03%	23.26%	7.74%	10.91%	1.67%	-0.01%	-0.32%				
1/1/2015 - 12/31/2015	21.05%	13.57%	22.18%	21.55%	14.50%	-2.18%	5.63%	3.71%					
1/1/2016 - 12/31/2016	21.04%	29.81%	25.67%	10.91%	8.95%	2.59%	1.03%						
1/1/2017 - 12/31/2017	26.52%	19.83%	27.31%	13.42%	7.81%	5.11%							
1/1/2018 - 12/31/2018	26.06%	19.21%	31.09%	8.73%	14.91%								
1/1/2019 - 12/31/2019	24.93%	16.86%	33.73%	24.48%									
1/1/2020 - 12/31/2020	55.96%	35.57%	8.47%										
1/1/2021 - 12/31/2021	59.35%	40.65%											
1/1/2022 - 12/31/2022	100.00%												

Claim Count Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	83.92%	11.15%	3.09%	0.93%	0.25%	0.49%	0.04%	0.03%	0.01%	0.01%	0.03%	0.01%	0.03%
1/1/2011 - 12/31/2011	84.66%	11.04%	1.94%	1.10%	0.80%	0.25%	0.13%	0.03%	0.00%	0.01%	0.03%	0.00%	
1/1/2012 - 12/31/2012	76.98%	18.12%	2.46%	1.43%	0.67%	0.17%	0.06%	0.02%	0.06%	0.00%	0.04%		
1/1/2013 - 12/31/2013	82.45%	12.47%	2.99%	1.12%	0.58%	0.20%	0.04%	0.08%	0.04%	0.02%			
1/1/2014 - 12/31/2014	84.90%	10.53%	2.44%	1.31%	0.49%	0.17%	0.10%	0.07%	0.00%				
1/1/2015 - 12/31/2015	86.78%	9.64%	2.21%	0.96%	0.15%	0.08%	0.10%	0.07%					
1/1/2016 - 12/31/2016	85.00%	11.65%	2.03%	0.75%	0.22%	0.18%	0.16%						
1/1/2017 - 12/31/2017	82.87%	12.77%	3.33%	0.59%	0.28%	0.16%							
1/1/2018 - 12/31/2018	84.58%	12.44%	2.14%	0.50%	0.34%								
1/1/2019 - 12/31/2019	83.17%	13.83%	2.06%	0.94%									
1/1/2020 - 12/31/2020	84.38%	13.76%	1.86%										
1/1/2021 - 12/31/2021	88.34%	11.66%											
1/1/2022 - 12/31/2022	100.00%												



# Renewal Overview

# Coverage Updates

## Property

### Marketing

- Approached over 35 markets, in US, London and Bermuda

### Excess Changes

- Zurich reducing capacity from 90% to 50%, so the open 40% is being filled with layered and quota share participants.
- Deductibles being increased as follows:
  - AOP: \$2m to \$3m
  - Earth Movement: \$2m to \$3m
  - Flood: \$2m to \$3m
    - Maximum Flood Deductible, Per Occurrence: \$5m to \$10m
    - High Hazard: \$2m Building / \$2m Contents / \$2m Time Element to \$3m Building / \$3m Contents / \$3m Time Element
    - Medium Hazard: \$2m to \$3m
    - E&O, Miscellaneous, Newly Acquired and Transit: \$2m to \$3m
  - Breakdown of Equipment: \$50k to \$100k
  - Named Storm: 1% East of the GSP to 5% across all of NJ, subject to minimum of \$3m per occurrence

### Insurance Commission Changes

- Historic Property coverage is removed (as advised at last renewal). Should members require such coverage, they must update the SOV noting which historic register it is on, obtain a certified historic appraisal and provide a copy to us, and update the SOV with appraised value.
- Equipment Breakdown deductible increased from \$50k to \$100k
- TRIA coverage was removed from standard program, and a standalone Terrorism program has been purchased.
  - This will save cost, and coverage will be expanded to include non-Certified Terrorism acts.

# Coverage Updates

## Property

### Structure

Excess Flood / Quake									
\$75,000,000									
Carrier Name	VELOCITY	AXIS	RSUI	ASPEN	ENDURANCE	STARSTONE	HALLMARK	FIDELIS	WESTFIELD
Participation	\$7,500,000	\$7,000,000	\$7,500,000	\$2,500,000	\$5,000,000	\$5,000,000	\$2,500,000	\$9,500,000	\$3,500,000
Part. Pct.	15.00%	14.00%	15.00%	5.00%	10.00%	10.00%	5.00%	19.00%	7.00%
Layer Premium	\$646,600	\$1,100,000	\$1,253,414	\$721,020	\$825,000	\$800,000	\$1,000,000	\$1,900,000	\$1,500,000
Part. Premium	\$96,990	\$154,000	\$188,012	\$36,051	\$82,500	\$80,000	\$50,000	\$361,000	\$105,000

\$260,000,000									
Carrier Name	MITSUI (A)	STARR SLIC (N/A)	VELOCITY (N/A)	FIDELIS (N/A)					
Participation	\$50,000,000	\$50,000,000	\$20,000,000	\$45,000,000					
Part. Pct.	33.33%	23.33%	13.33%	30.00%					
Layer Premium	\$900,000	\$950,000	\$755,003	\$1,200,000					
Part. Premium	\$300,000	\$221,667	\$100,667	\$360,000					

\$110,000,000								Ark/New Ark	
Carrier Name					FIDELIS (N/A)			AUW	
Participation					19.50%			6.50%	
Layer Premium					\$2,350,000			\$2,100,000	
Part. Premium					\$458,250			\$136,500	

\$50,000,000			HCC		BERKSHIRE		KiIn/Rokstone		WBC	
Carrier Name	ZURICH	LLOYDS (N/A)	MUNICH (N/A)	BEAZLEY (N/A)	HATHAWAY (N/A)	AWAC (N/A)	LLOYDS (N/A)	LLOYDS (N/A)	LLOYDS (N/A)	
Participation	50.00%	4.00%	5.00%	5.00%	10.00%	6.50%	15.50%	4.00%		
Layer Premium		\$8,800,000	\$8,803,030	\$9,100,000	\$10,000,000	\$8,000,000	\$6,767,516	\$2,150,000		
Part. Premium		\$352,000	\$440,152	\$455,000	\$1,000,000	\$520,000	\$1,048,965	\$86,000		

\$25,000,000										
Carrier Name	Ascot									
Participation	LLOYDS (N/A)									
Layer Premium	4.00%									
Part. Premium	\$5,350,000									
	\$214,000									

# Coverage Updates

## Liability

### Coverage Changes

- Moving to reinsurance with manuscript form.
- No substantial changes; mainly clarifications.

### Hot Claims

- (2020), \$1.3m, LEL strip search class action
- (2017), \$1.2m, AL collision, just settled
- (2018), \$742k, LEL jail suicide
- (2018), \$745k, LEL jail suicide
- (2018), \$527k, LEL jail suicide
- (2018), \$675k, GL
- (2015), \$574k, LEL excessive force, still open

### Claims Trends

- Jail suicides (including falsifying records), very long tail
- Auto losses, especially those from sheriffs for non-emergency situations
- Long tail with large development due to some reporting deficiencies



# Coverage Updates

## Workers' Compensation

### Coverage Changes

- Adding \$1.75m SIR for Presumption Claims, but at a flat rate (down from original offer of \$2m presumptive with 5% rate increase)
- Year 2 (2024) will be \$2m Presumptive SIR at a 5% rate increase
- Year 3 (2025) will be a 2% rate increase

### Hot Claims

- COVID-19
- Presumption concerns with newer legislation
- Development caused by Pension Offset
- (2021), \$1.7m, COVID
- (2015), \$1.5m
- (2015), \$1.4m
- (2013), \$750k, psychiatric disabilities from stress on job, still open
- (2020), \$1.2m, COVID
- (2021), \$650k, tick bite

# Coverage Updates

## Public Officials & Employment Practices

### Coverage Changes

- No notable changes
- Option to move to Reimbursement form rather than duty to defend (declined)
  - All SIRs would move to highest SIR, and premium would remain as quoted

### Hot Claims

- General upward trend in EPL claims, with large jump in settlement costs

# Coverage Updates

## Cyber

### Coverage Changes

- No changes
- Option to increase excess limit from \$2m to \$5m for \$200k additional (\$535k total)

# Coverage Updates

## Pollution

### Marketing

- Approached 15 markets

	2022 Expiring AWAC	2023 Renewal AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative Ironshore
<b>Option</b>	Bound	Option 1 (As Expiring)	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
<b>Term</b>	1 year	1 year	2 year	3 year	1 year	2 year	3 year	1 year
<b>Limit (Each Incident)</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
<b>Limit (Aggregate)</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000
<b>Deductible (AOP)</b>	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000 \$500,000 Mold, Legionella & Backup
<b>Deductible (BI)</b>	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	5 days
<b>Premium (Full Term)</b>	\$246,566	\$246,566	\$377,948	\$503,930	\$296,845	\$459,328	\$612,438	\$292,516
<b>TRIA Premium</b>	\$2,466	\$2,466	\$3,779	\$5,039	\$2,968	\$4,593	\$6,124	not specified
<b>Total Policy Premium</b>	\$249,032	\$249,032	\$381,727	\$508,969	\$299,813	\$463,921	\$618,562	\$292,516
<b>Premium (Annual Rate)</b>	\$249,032	\$249,032	\$190,864	\$169,656	\$299,813	\$231,961	\$206,187	\$292,516
<b>Minimum Earned</b>	100% at inception	0%, short rate	0%, short rate	100% at inception	0%, short rate	0%, short rate	100% at inception	not specified

\* \$1m of Sewer Back-Up coverage added in AWAC renewal options

# Coverage Updates

## Other Coverages

- Non-Owned Aircraft: No changes
- Crime: No changes
- Medical Malpractice: No changes; general segment-wide increase in rates due to segment claims activity
- Employed Lawyers: No changes
- Member Ancillary Coverages: No substantial changes; members presented with individual options
- Active Assailant: No changes; general rate increase due to losses in the segment
- Travel Accident (Wage Gap): No changes

# 2024 Outlook

■ Marketplace

social inflation



reinsurance rates

capacity

property

law

long covid-19

employment practices

natural catastrophes

natural catastrophe

# ■ Property Options

## 1. Deductibles

- Standard deductibles (current)
  - *\$3m Each Occurrence*
- Annual aggregate deductibles with maintenance deductibles
  - *Such as \$5m or \$10m aggregate with \$100k maintenance deductibles for each occurrence that does not erode the aggregate*

## 2. Quota share participation

- Full layer
  - *10% of \$110m*
  - *20% of \$150m x \$110m*
- Partial layer
  - *Small share of primary layer (primary \$50m)*
  - *Large share of excess layer with no Flood/Quake risk (\$60m x \$50m)*
  - *Excess Flood/Quake risk only (\$25m x \$50m)*

## 3. Review Structure

- Move to a full layered and quota share program
  - *Typically, \$5m - \$10m lead, with excess layers above*
- Consider less limits or higher deductible in CAT in conjunction with a parametric product



# Contacts

---

# Conner Strong & Buckelew

Insurance, Risk Management  
& Employee Benefits  
Camden, New Jersey  
1-877-861-3220  
connerstrong.com

CONTACT

## Edward J. Cooney, MBA

Partner, Senior Account Executive  
Underwriting Manager  
Commercial Lines  
973-659-6424  
[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com)

## Jonathon Tavares

Account Manager  
Commercial Lines  
856-614-4493  
[jtavares@connerstrong.com](mailto:jtavares@connerstrong.com)

## Rachel Perry

Account Analyst  
Commercial Lines  
856-479-2128  
[rperry@connerstrong.com](mailto:rperry@connerstrong.com)

## Timothy J. Gosnear

Executive Partner  
Managing Director  
Public Entity Practice Leader  
Commercial Lines  
856-479-2144  
[tgosnear@connerstrong.com](mailto:tgosnear@connerstrong.com)

## Terrence J. Tracy

Executive Partner  
Managing Director  
Commercial Lines  
856-479-2241  
[ttracy@connerstrong.com](mailto:ttracy@connerstrong.com)

## Heather A. Steinmiller

Executive Partner  
General Counsel & Claims  
Managing Director  
856-479-2237  
[hsteinmiller@connerstrong.com](mailto:hsteinmiller@connerstrong.com)

# Stay Connected

Follow us on social media and visit our client portal to stay up to date on company news and industry trends.



Conner Strong & Buckelew



@connerstrongbuckelew



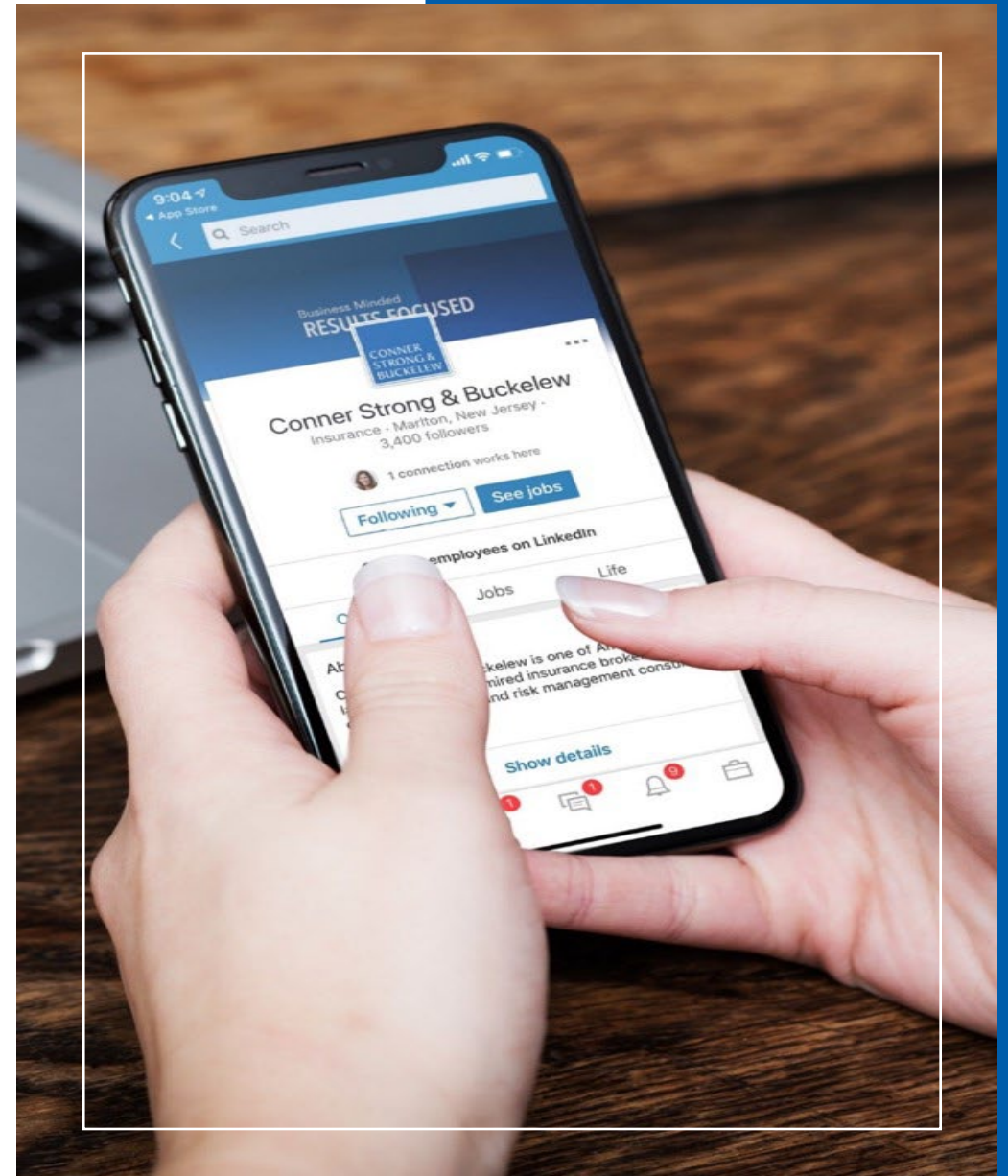
Conner Strong & Buckelew



@connerstrong



[www.mypocketpandc.com](http://www.mypocketpandc.com)



# **Appendix III**

## *PLAN OF RISK MANAGEMENT*

# Ocean County Insurance Fund Commission

## 2023 Plan of Risk Management

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective 01/01/2023, the 2023 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:
        1. Property Damage: 5% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
        2. Time Element: 5% of the full 12 months Gross Earnings or Gross Profit values 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. Crime
    - Limit: \$2,000,000
    - Deductible: \$25,000
  5. Pollution Liability
    - Limit: \$10,000,000 per claim / \$25,000,000 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, PIP: \$249,750
  - b. Employee Benefits Liability: \$250,000
    - i. OCB0H: \$249,000
  - c. POL/EPL: \$500,000
    - i. POL:
      1. OCB0H: \$450,000
      2. OCB0SS: \$490,000
    - ii. EPL:
      1. OCB0H: \$350,000
      2. OCB0SS: \$490,000
  - 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: \$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
  - d. Flood, SFHA:
    - i. Building: Max available NFIP Limit (\$500,000)
    - ii. Contents: Max available NFIP Limit (\$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 16 day of February, 2023.

---

**COMMISSION CHAIRPERSON**

**ATTEST:**

---

**COMMISSION VICE CHAIRPERSON**

# **Appendix IV**

## *2023 NJCE CLAIM REPORTING REQUIREMENTS*

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND  
2023 REPORTING REQUIREMENTS**

**February 2023**

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054-4412  
Tel: 201-881-7632 F a x : 201-881-7633

**February 2022**

**Memo To:** Tracy Ware, AmeriHealth Casualty  
Kerin Drumheiser, AmeriHealth Casualty  
David Bushong, AmeriHealth Casualty  
Denise Hall, AmeriHealth Casualty  
Staci Ulp, Inservco Insurance Services  
Amy Zeiders, Inservco Insurance Services  
Justin Wilkinson, PMA Management Corp.  
Jennifer Signs, PMA Management Corp.  
Theresa Laoudis, D&H Alternative Risk Solutions  
Monette Galello, Claims Resolution Corporation, Inc.  
Kathy Kissane, Qual-Lynx  
Christopher Roselli, Qual-Lynx  
Joseph Lisciandri, Qual-Lynx

**From:** Robyn Walcoff, PERMA Claims Manager

**Subject: New Jersey Counties Excess Joint Insurance Fund (“NJCE”) 2023  
Claim Reporting Requirements**

The Executive Board of the New Jersey Counties Excess Joint Insurance Fund has appointed AmeriHealth Casualty Services to provide claims administrative and managed care services on behalf of the New Jersey Counties Excess Joint Insurance Fund (“NJCE”) for General Liability and Workers’ Compensation Claims. Qual-Lynx has been appointed to provide claims administrative services for certain Property claims, as detailed below and in the supplementary framework for handling of NJCE Property claims.

As the third-party claims administrator for one of the Counties or County Insurance Commissions that participates in the NJCE, we would like to provide you with the 2023 NJCE claim reporting requirements.

As the claims administrators for the NJCE, AmeriHealth Casualty Services and Qual-Lynx will be responsible for reporting losses, meeting applicable requirements, to the NJCE’s Excess Workers’ Compensation, Excess Liability and /or Excess Property carriers. It should be noted that the reporting requirements as outlined in this memo apply only to self-insured lines of coverage that receive excess coverage from the NJCE. Reporting information for commercially insured lines of coverage such as Public Officials, Employers Liability, Medical and Lawyers Professional, Excess Property, Crime and/or Pollution Liability will be provided separately.

All claims must be reported within 30 days (or sooner) of when the loss meets any of the reporting requirements set forth in this memo; catastrophic or traumatic injury claims

should be reported as soon as possible.

Updates are to be provided to the NJCE TPA every 90 days.

It is important to note that responsibility for the proper reporting of claims rests with your company. *If an excess carrier or the NJCE denies coverage for failure to report a claim, your company may be held accountable.* It is important that you review the reporting requirements as outlined in this memo with your staff.

#### **REMINDER – SPECIAL CLAIM REPORTING REQUIREMENTS**

Please note the workers' compensation claim reporting requirement pertaining to **any occurrence involving serious injury to two or more employees.**

It is important that your claims systems properly identify any multiple employee occurrence as well as that your staff is fully aware of the need to not treat these claims as individual losses but rather evaluate them in their totality, as they relate to the full cost of the occurrence and report these occurrences to AmeriHealth.

Also, as made clear in prior years, **any claim where the issue of compensability has been placed under investigation** (and the claim could reach the NJCE layer if found compensable) – **the determination of compensability must be made in conjunction with the NJCE TPA.**

If you receive notification of a new workers' compensation loss with a significant exposure that has just been reported to you i.e., severe motor vehicle accident injuring employee(s), corrections or sheriff officer shooting, air lift to medical facility etc., you should immediately notify the NJCE TPA of the loss.

**If you receive notification of such an incident after hours (workers' comp only), please report this loss to AmeriHealth via the following emergency number listed below:**

**RN 24 Hour Emergency Contact: 800-393-7196 Then Use Prompt #2**

**Managed Care NJCE (Workers' Compensation)** – AmeriHealth's contract with the NJCE requires them to provide full managed care services including telephonic case management, network access, pre-certs, bill repricing and access to AmeriHealth Chief Medical Officer, Dr. Reetika Kuma MD, FACP. **Therefore, there may be cases where AmeriHealth will take over the claims and medical management of the loss even though you have not made payments in excess of your Commission's retention.** Possible takeover of claims by AmeriHealth will be evaluated on a case-by-case basis, particularly in claims involving potentially catastrophic injuries.

**Loss Information** – Effective immediately, you are to provide monthly loss information to the parties that follow on the next page. This should consist of standard loss runs with the following detail fields at the very minimum: Claimant name, D/I, Paid, Reserves and Total Incurred, along with Accident and Injury Description. In addition, you should also continue to send **weekly claims reports** that track new claims and total incurred cost changes for the week for your respective County or Commission to the following parties.

If you have any questions, please contact Robyn D.H. Walcoff, Esq.  
PERMA Claims Manager, at 856-479-2247 or via email - [rwalcoff@permainc.com](mailto:rwalcoff@permainc.com).

**NOTICE: The information contained in this memo serves as a general discussion of the reporting requirements for the NJCE and its excess carriers. However, the actual reporting requirements are defined in the policy documents and all issues concerning these matters shall be decided on the policy documents.**

**NEW EXCESS REPORTS** should be sent via email to the parties listed below; The NJCE TPA will report claims to the Excess Carriers as appropriate:

All reports should copy **Robyn Walcoff** ([rwalcoff@permainc.com](mailto:rwalcoff@permainc.com)), **Jennifer Davis** ([jdavis@permainc.com](mailto:jdavis@permainc.com)) and [CountyClaims@permainc.com](mailto:CountyClaims@permainc.com)

**WHERE TO REPORT WORKERS' COMPENSATION AND LIABILITY CLAIMS**

**ALL NJCE COMMISSIONS AND COUNTIES**

**Kerin Drumheiser, Program Manager**  
Email: [kerin.drumheiser@ibx.com](mailto:kerin.drumheiser@ibx.com)

**Workers' Compensation Claims, also copy:**  
Kerin Drumheiser, AmeriHealth Casualty Services  
Email: [kerin.drumheiser@ibx.com](mailto:kerin.drumheiser@ibx.com)

**Liability Claims, also copy:**  
David Bushong, AmeriHealth Casualty Services  
Email: [David.Bushong@ibx.com](mailto:David.Bushong@ibx.com)

**WHERE TO REPORT PROPERTY CLAIMS**  
**(Non-APD nor Equipment Breakdown)**

**Joe Lisciandri and Chris Roselli, Qual-Lynx**  
Email: [jlisciandri@qual-lynx.com](mailto:jlisciandri@qual-lynx.com) and [croselli@qual-lynx.com](mailto:croselli@qual-lynx.com)

**COPIES OF CLAIM REPORTS SHOULD BE SENT TO THE FOLLOWING**  
**PARTICIPATING COMMISSIONS AND COUNTIES**

**Gloucester, Mercer, Burlington, Union and Ocean Insurance Commissions and**  
**Hudson & Monmouth Counties**  
Joseph Hrubash, PERMA  
Email: [jhrubash@permainc.com](mailto:jhrubash@permainc.com)

**Camden, Salem, Atlantic and Cumberland Insurance Commissions**  
Bradford C. Stokes, PERMA  
Email: [bstokes@permainc.com](mailto:bstokes@permainc.com)

**Ocean County Insurance Commission & Monmouth County**

## Excess Reporting Thresholds

### A. Monetary Threshold, Types of Claims and Trial, Arbitration or Mediation

- All claims with total incurred expenditures in **excess of 50% of the self-insured retention (SIR)**. Total incurred is defined as paid loss and expense plus all outstanding reserves.
- All claims where there has been a **settlement demand** above the self-insured retention and there is a trial, binding arbitration or binding mediation scheduled within **ninety (90)** days.
- Discrimination or Violation of Civil Rights** claims where the claim is reserved at 50% or more of the self-insured retention or within **ninety (90)** days of a trial date, whichever is earlier.
- Claims involving allegations of Sexual or Physical Abuse.**
- Third Party claims, other than automobile liability, involving **Law Enforcement Activities.**
- Act or series of **Acts of Terrorism.**
- Any **Employers' Liability Claim.**
- "Clash Claims"** - claims involving multiple lines of coverage (workers' compensation and liability) or multiple County or Commission members of the NJCE JIF – must be reported immediately.

### B. Injury Threshold

- An injury meeting any of the following criteria:**
  1. Catastrophic Losses – Paraplegia, Quadriplegia, Severe Burns, Fatalities, Significant Brain Injury, Amputation or Major Extremity
  2. Cancer
  3. Any claim involving traumatic brain injury;
  4. Any concussion that is in conjunction with a skull fracture, or loss of sight;
  5. **Complete** loss of vision in one or both eyes;
  6. Spinal Cord injury
  7. Any type of paralysis
  8. Multiple surgeries to either the same or different areas of the body
  9. Any claim involving 2<sup>nd</sup> or 3<sup>rd</sup> degree burns



10. Organ transplants
11. Serious disfigurements or scarring
12. Multiple fractures – involving more than one body site or non-union; Or, fracture of both heel bones, OR, any injury to the Achilles tendon or heel
13. Major Organ injuries
14. Serious injuries that involve two or more employees, where the total file incurred for all employees involved in the occurrence is 50% or more of the Commission’s retention
15. Any claim, demand or suite where coverage under Part II – Employer’s Liability coverage is being made
16. Any claim where permanent total disability is probable
17. Any controverted or denied claim, that if deemed compensable will result in a total file incurred of 50% or more of the local Commissions retention
18. Death

### C. Additional Workers’ Compensation Reporting Requirements

1. **Spinal Fusion Surgery** – Spinal fusions are costly surgeries and **MUST** be reported to the NJCE ***PRIOR TO the surgical procedure being Pre- Certified.*** Also, please alert your staff to pay close attention to any of the following diagnoses since they often lead to spinal fusions and you should give full consideration to reporting these cases to the NJCE as a precautionary matter:

- Spinal stenosis with cord compression
- Post-laminectomy syndrome
- Discogenic pain with radiculopathy
- Spondylitis
- Spondylolysis
- Spondylolisthesis
- Spinal fractures and dislocations

#### **In Addition**

2. The NJCE requires the coordination of claims in the following situations between the local Commission Member and the NJCE ***prior to*** making a decision on compensability:
  - **Any claim involving a shift in the presumption of compensability** – *examples include but are not limited to:* emergency service workers who suffer cardiovascular or pulmonary injuries in the line of duty, firefighter diagnosed with cancer, public safety workers diagnosed with Covid-19, etc.;
  - Any claim where there is an **allegation of a significant disease due to occupational exposure to a deleterious substance;**
  - Any claim where the employee may have been representing more than one employer when injured in a work related accident (**co-employment**).

- **Any claim where the issue of compensability has been placed under investigation and the potential exists that the claim could penetrate into the NJCE or excess carriers layer if the incident was found to be compensable.**

3. Any claim where Reflex Sympathetic Dystrophy Syndrome (RSD) (also known as Complex Regional Pain Syndrome – (CRPS)) is alleged or diagnosed
4. Any claim where total joint replacement has been considered and/or recommended

### **ADJUSTER’S CAPTIONED REPORT FORMAT**

1. Identify by report (include ALL that apply)
  - A. Initial
  - B. Coverage questions
  - C. Interim
  - D. Authority request
    - Include what has been paid, status of the SIR, status of the aggregate if applicable.
  - E. Reimbursement request
    - Show payments by claimant/line of business, less SIR and less any amounts previously paid.
  - F. Closing/Final
2. Information to be included (A thru D should be in the reference section of the header):
  - A. **Insured**- This is to include the name of the Named Assured, any "Member" entity and/or the department within the Named Assured/"Member"
  - B. **Claimant(s)** –This is to include the name of each claimant, age, involvement in loss (i.e. if auto whether the operator, passenger, pedestrian, etc.)
  - C. **Date of Loss** -This is the date the event/accident actually occurred.
 

**Date Claim was First Made to the Member**- Date that the Member first received any type of notice that a claim was being made against them.

**Date Claim was First Made to TPA** - Date the TPA was first advised by the Insured of the loss.
  - D. **Coverage**- This is to include the correct policy number; effective dates; the line of coverage applicable to the loss; the SIR applicable;

and Underwriters' excess limits. If applicable, information on any other excess coverage should also be provided.

- E. **Description of Loss** - To include full details of how the accident/event occurred and what investigation has been completed to date.
- F. **Liability** - To include adjuster's assessment of liability; any immunity law that may be applicable (including caps on damages); whether the negligence law in the applicable venue is pure or modified comparative negligence/fault, or strict contributory negligence; other parties that may be responsible or may contribute (including name of carrier/limit if known).
- G. **Injuries/Damages**- Details on injury to each claimant, age, expense, wage information, MIB/CIB report information, treatment.
- H. **Litigation** - If applicable include copy of complaint; name of insured being Defended; reputation of plaintiff counsel if known; jurisdiction if known; defense counsel's initial/subsequent litigation plan and budget.
- I. **Mediation Date/Arbitration Date/Trial Date** - If case is in suit, provide dates as soon as they are learned.
- J. **Pre-Mediation/Pre-Arbitration/Pre-Trial Evaluation**- Include evaluation as well as defense counsel's evaluation, to include major issues; pluses and minuses of our defense; potential mediation settlement range; worst case scenario; best case adjuster's/defense counsel's recommendation; this should be received no later than thirty five days before mediation, arbitration, or trial date; even if there is the possibility arbitration, or trial will not proceed on the date scheduled. The expectation is that neither counsel nor the adjuster should proceed to arbitration or trial without sufficient notice.
- K. **Demand/Offer** - Advise of demands/offers and if there are any demands by the claimant. Include comments on whether the insured was contacted for authority within the SIR and whether granted, with explanation).
- L. **Comments** -This should include what needs to be done and completion date and next date a report can be expected. Next report should be provided within 90 days.
- M. **Total Experience** - Indicate Loss and Expense payments, Total Experience for each claimant.

## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive, Suite 216  
Parsippany, NJ 07054-4412  
Tel: 201-881-7632 Fax: 201-881-7633

January 2023

**Subject: Safety National Casualty – Quarterly Loss Run Requirement  
Policy Years 07/01/13 to 01/01/2024**

Safety National Casualty, the NJCE's excess workers' compensation carrier, has asked to receive quarterly loss runs from all Commissions, Counties, and Joint Insurance Fund's third party claims administrators that participate in their program. This includes the following entities:

- Camden County Insurance Commission
- Gloucester County Insurance Commission
- Union County and Union County Insurance Commission
- Burlington County Insurance Commission
- Cumberland County Insurance Commission
- Salem County Insurance Commission
- Mercer County Insurance Commission
- Hudson County
- Ocean County / Ocean County Insurance Commission
- Atlantic County Insurance Commission
- Monmouth County
- New Jersey Counties Excess Joint Insurance Fund

It is important that the reports be sent to Safety National in an excel format using the fields that you find on the following pages. In addition, a copy of your quarterly report should also be simultaneously sent to PERMA via your assigned FTP server.

Information as to where to send your reports, your contacts, and loss run field requirements can be found on the next page. The information included in the reports should begin with inception of the Safety National Policy on July 1, 2013 (or whenever your Commission or County began participating in the Safety National Program).

In closing, if you have any questions, please do not hesitate to contact Robyn Walcoff at PERMA. Her direct dial phone number is (856) 479-2247, and email address is [rwalcoff@permainc.com](mailto:rwalcoff@permainc.com).

Instructions on Quarterly Loss Run Report Requirement for Safety National & PERMA  
Workers' Compensation Coverage Only  
**Policy Years 7/01/2013 to 01/01/2024**

- Reports should be in excel format;
- Sent within 5 business days of the close of each quarter;
- Forwarded to:

**Angie Love, Senior Technical Support Specialist**  
[Angela.Love@safetynational.com](mailto:Angela.Love@safetynational.com)

Ms. Love's contact information is:

Angie Love, Senior Technical Support Specialist  
Safety National  
Direct: (314) 692-9528 | Main: (888) 995-5300  
[Angela.Love@safetynational.com](mailto:Angela.Love@safetynational.com) | [www.safetynational.com](http://www.safetynational.com)

- Copies of your report should be simultaneously sent to PERMA via your assigned FTP server. If you need this to be set up, please contact Emalee Cronwell at PERMA. Her contact information is as follows:

**Emalee Cronwell** | *Systems Analyst*  
Perma Risk Management Services  
9 Campus Drive | Suite 216 | Parsippany, NJ 07054  
P: 201-518-7026 | F: 201 587-8662  
[emaleec@permainc.com](mailto:emaleec@permainc.com)