

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: February 16, 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 3-9-23- (Roll call Vote)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Pages 2-13

- TREASURER – Julie Tarrant**
 - Resolution 20-23 March Bills List – Motion (Roll Call Vote).....Pages 14-15
 - Treasurer Monthly ReportsPages 16-17

- CLAIMS ADMINISTRATOR– QUAL LYNXPages 18-21**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 22-30

- 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**
 - . *Motion to open the meeting to the public*
 - . *Motion to close the meeting to the public*

- CLOSED SESSION – Payment Authorization Requests (PARS)**
 - Resolution 21-23 Closed Session (if needed).....Page 31

- Motion to approve the PARS as discussed during Executive Session - (Roll call Vote)**

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: April 20, 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: March 16, 2023
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Certificate of Insurance Issuance Report (Page 3) – Included in the agenda on page 3 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. There were (4) four certificates of insurance issued during the month of February.

Motion to approve the certificate of insurance report

New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 4-7) - The NJCE conducted the Reorganization Meeting on February 23, 2023. Included in the agenda on pages 4-7 is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. This meeting will be held at Forsgate Country Club, Monroe Twp., NJ. A luncheon will follow to commemorate the 10th anniversary of the Fund's inception. An invitation will follow shortly.

OCIFC Financial Fast Track (Page 8) – Included in the agenda on page 8 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2022** there is a deficit of **\$4,377,582**. Line 10 of the report, “Investment in Joint Venture” is the Ocean County Insurance Fund Commission’s share of the equity in the NJCE. OCIFC’s equity in the NJCE as of **December 31, 2022** is **\$959,262**. The cash amount is **\$13,951,022**.

NJCE Property and Casualty Financial Fast Track (Pages 9-11) – Included in the agenda on pages 9-11 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2022** the NJCE has a surplus of **\$14,297,554**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$34,166,053**.

Claims Tracking Reports (Pages 12-13) – The claims tracking reports are on pages 12-13 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of December 31, 2022 with the Commission.

2023 MEL, MRHIF & NJCE Educational Seminar - As a reminder the 12th Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 21 and Friday April 28, 9:00 AM to 12:00 PM. The link to register was sent by e-mail on February 28. If anyone needs the link or needs assistance in registering, they should contact Cathy Dodd, cdodd@permainc.com

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 2/1/2023 To 3/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Stockton University and The I - County of Ocean	State of New Jersey 101 Vera King Farris Drive Galloway, NJ 08205	RE: CIT Training classes The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to CIT Training classes taking place during the evidenced policy period. Holder Address Cont.: State of NJ - 20 West State Street, Trenton NJ 08625	2/13/2023 #3874108	GL AU EX WC OTH
H - Ocean County Library I - County of Ocean	101 Washington Street Toms River, NJ 08753	Evidence of Insurance as respects to Ocean County Library staff attending various Outreach Programs during the current calendar year.	2/15/2023 #3875172	GL AU EX WC OTH
H - 333 Haywood LLC I - Ocean County Board of Health	1515 Pine Street, Suite 100 Lakewood, NJ 08701	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 the property 333 Haywood Road	2/24/2023 #3879108	GL AU EX WC OTH
H - Ocean County College I - County of Ocean	1 College Drive Toms River, NJ 08754	RE: 2023 Ocean County Firefighter Graduation Evidence of insurance as respect to the use of the OCC Grunin Center for the 2023 Ocean County Firefighter Graduation	2/27/2023 #3879404	GL AU EX WC OTH
Total # of Holders: 4				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: February 23, 2023
Memo to: Commissioners of the Ocean County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: Special Meeting of the NJCE JIF

CUIC Representative: Commissioner Harold Johnson joined the NJCE JIF Board as Cumberland County’s representative as of February 7, 2023.

2023 Reorganization: The NJCE conducted its 2023 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2023 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary John Kelly	Gloucester County Insurance Commission Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Harold Johnson	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2023 and 2024 Reorganization to be held at **9:30AM virtually** unless otherwise noted.

- April 27, 2023 – 11:00AM at the Forsgate Country Club, Monroe Twp. NJ
- June 22, 2023
- September 28, 2023
- October 26, 2023
- November 17, 2023

Executive Directors Report: The following items were discussed:

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

Professional Contracts/Services/Competitive Contracts:

Cyber Security Services – Chertoff Group: In October 2022, the Board authorized the Underwriting Manager, in consultation with the Fund Attorney, to secure a vendor for Cyber Security Services. Subsequent to that meeting, Chertoff Group was identified and a proposal was submitted. The Board tabled any action to award a one-year contract to the Chertoff Group pending receipt of necessary forms from them.

Property Appraisal Vendor: Last month, the Board approved the Fund Attorney authorization to pursue a property appraisal vendor to acquire the up-to-date building valuations and necessary COPE information. The Board of Fund Commissioners adopted a resolution to authorize procurement of these services via a Competitive Contract.

Auditor, Payroll Auditor, Litigation Manager: Auditor and Litigation Manager will expire on or about April 30, 2023. Payroll Auditor and Actuary will expire on or about June 30, 2023. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that the results will be prepared by the next meeting for the Board to review and act.

Cyber JIF: The MEL JIF, in response to the hard cyber insurance market and the limited options available to local government, conducted a feasibility study which led to the formation of the NJ Cyber JIF. In addition to risk sharing and excess insurance the Fund offers certain management tools, training, and education to assist local governments with mitigating the financial and security risks of cyber threats. The JIF, which became operational on January 1, 2023, has an initial membership that consists of the 19 MEL member JIFs. The JIF’s by-laws allow for any public entity joint insurance fund in the State of New Jersey to make application for consideration by the Cyber JIF Board of Commissioners. Executive Director reported the NJCE JIF will explore this option for January 1, 2024 or sooner if it makes sense.

Program Initiatives: In 2017, the Board agreed that the Fund should introduce program initiatives that would allow for more consistent and ratable data such as payroll audits, a new risk management information system, a learning management system, and a more user-friendly renewal application process. As we look to continue to introduce newer technology to streamline processes, the Fund office will be requesting feedback on the following initiatives previously implemented:

Origami: The online platform was launched in June 2019 for members and/or their risk management consultants to manage property values and track exposure data.

Broker Buddha: This online platform, introduced in 2022, limited the need for hard copy applications. It received positive feedback; however, some members did not use the program. Feedback will be requested as it will become mandatory going forward and additional training can be offered if needed.

Learning Management System: This online platform was introduced in 2021 to provide online training (Live and On-Demand) to members and has since been used by over 10,000 members. The new LMS (BIS Safety Software) is in the implementation stages and has made great progress. The new LMS will be launched in the upcoming months with LMS Demo Webinars being made available before the launch date.

Details to follow.

Certifical: This program will be the next initiative to be introduced to create efficiencies and streamline the certificate issuance including the annual renewal process by using real-time data to ensure our members have continuous, compliant insurance certificates. Members will also receive a live feed of coverages through the Underwriting Managers office. Data is in the process of being migrated to the Certifical program. In addition, there is ongoing testing, due diligence, examination, and analysis of fit for the Fund prior to real time. Underwriting Manager provided an update on the upcoming implementation.

NJCE Committees:

Cyber Task Force: A meeting of this task force will be scheduled for April to discuss cyber- related issues. The Executive Director asked if any Fund Commissioner and/or a designated representative is interested in serving on the task force, then to please contact the Fund office. Those Commissioners that currently serve are Commissioner Sheehan and Commissioner Marion.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee will be scheduled in April to review the draft policies from the Technical Writer, which were recently submitted to the Underwriting Manager. The Commissioners that currently serve are Commissioner Sheehan, Commissioner O’Connor, Commissioner Marion, Commissioner Shea, Commissioner Kelly and Commissioner Kessler.

Safety Committee: Last February, the Board of Fund Commissioners approved the formation of a Safety Committee at the NJCE level to compliment the members’ safety committees. Included in the agenda, as part of the Safety Director report, was a list of the current members. The Committee is scheduled to meet in 2023 as follows: Monday, March 13th, Monday June 12th, Monday September 11th and Monday, December 11th via Zoom at 10 a.m.

Claims Update:

2023 NJCE Claims Reporting Requirements: Perma Claims distributed the 2023 claims reporting requirements to local JIF Third Party Administrators (TPA). A copy of the document was submitted for information.

Hurricane Ida: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and close out Hurricane Ida claims.

Safety National: Ms. Walcoff reported continued progress with negotiations as respects Safety National on 2020 COVID Claims. An update will be provided at the next meeting.

Membership Chart: Submitted for information was an NJCE JIF membership chart updated as of February 2023.

NJCE Financial Fast Track: The December 2022 Financial Fast Track will be available for the April meeting.

2023 MEL, MRHIF & NJCE Educational Seminar: The 12th annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 21st, and April 28th 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2023 Best Practices Seminar: PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop. At this time, we have narrowed down dates for either the week of October 23 or November

6, 2023. PERMA reported that they are looking for volunteers interested in being part of the Committee for this Workshop. Those who would like to participate were instructed to email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

NJCE 10 Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023, at the Forsgate Country Club in Monroe, NJ at 11am. Attendees were asked to save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

2023 Financial Disclosures: Board of Commissioners should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

Underwriting Manager Report

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board approved authorization for the Underwriting Manager to bind coverage of the 2023 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverage. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

2023 Renewal Overview Webinar: The NJCE Underwriting Manager held a webinar on Tuesday, January 31st and was well attended with over 50 participants. A recording of the webinar and the presentation has been posted to njce.org. For any questions, please contact the Fund office.

Risk Control Report

2023 Safety Grant Program: J.A. Montgomery provided a recap on the 2022 successes and an update on the 2023 Grant Program. Included as part of the Safety Director's report was a memo on the available grant money in 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for April 27, 2023 at 11AM at the Forsgate Country Club in Monroe Twp. NJ.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,005,185	12,062,219	7,609,213	19,671,432
2.	CLAIM EXPENSES				
	Paid Claims	292,855	3,009,030	1,013,408	4,022,438
	Case Reserves	280,699	5,540,559	1,795,214	7,335,773
	IBNR	(1,486,095)	5,217,351	3,923,681	9,141,032
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	44,049	(367,559)	(233,295)	(600,854)
	TOTAL CLAIMS	(868,491)	13,399,380	6,499,008	19,898,389
3.	EXPENSES				
	Excess Premiums	240,589	2,887,070	1,667,376	4,554,446
	Administrative	47,846	587,382	124,233	711,616
	TOTAL EXPENSES	288,435	3,474,453	1,791,609	5,266,062
4.	UNDERWRITING PROFIT (1-2-3)	1,585,241	(4,811,615)	(681,404)	(5,493,019)
5.	INVESTMENT INCOME	28,362	141,663	14,512	156,175
6.	PROFIT (4 + 5)	1,613,603	(4,669,952)	(666,892)	(5,336,845)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	DIVIDEND EXPENSE	0	0	0	0
10.	INVESTMENT IN JOINT VENTURE	0	88,837	870,426	959,262
11.	SURPLUS (6 + 7 + 8 - 9)	1,613,603	(4,581,116)	203,534	(4,377,582)
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	6,163	39,397	0	39,397
	2021	421,061	(4,505,248)	203,534	(4,301,714)
	2022	1,186,379	(115,265)		(115,265)
	TOTAL SURPLUS (DEFICITS)	1,613,603	(4,581,116)	203,534	(4,377,582)
TOTAL CASH					13,951,022
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	102,357	1,832,185	1,013,408	2,845,593
	Case Reserves	213,934	2,478,056	1,795,214	4,273,270
	IBNR	(755,145)	325,027	3,923,681	4,248,708
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	24,067	(72,142)	(233,295)	(305,437)
	TOTAL FY 2021 CLAIMS	(414,787)	4,563,125	6,499,008	11,062,133
FUND YEAR 2022					
	Paid Claims	190,498	1,176,845		1,176,845
	Case Reserves	66,765	3,062,503		3,062,503
	IBNR	(730,949)	4,892,324		4,892,324
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	19,982	(295,417)		(295,417)
	TOTAL FY 2022 CLAIMS	(453,704)	8,836,255	0	8,836,255
COMBINED TOTAL CLAIMS		(868,491)	13,399,380	6,499,008	19,898,389

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,713,015	32,552,225	216,347,698	248,899,924
2.	CLAIM EXPENSES				
	Paid Claims	30,684	3,516,822	8,997,544	12,514,366
	Case Reserves	894,670	1,709,436	10,977,439	12,686,874
	IBNR	233,614	39,093	11,375,865	11,414,958
	Discounted Claim Value	(69,608)	(345,744)	(1,916,773)	(2,262,516)
	Excess Recoveries	(15,641)	344,757	(1,387,397)	(1,042,640)
	TOTAL CLAIMS	1,073,719	5,264,364	28,046,678	33,311,042
3.	EXPENSES				
	Excess Premiums	1,721,606	24,285,882	153,216,375	177,502,257
	Administrative	136,000	2,106,512	16,354,219	18,460,731
	TOTAL EXPENSES	1,857,606	26,392,394	169,570,594	195,962,988
4.	UNDERWRITING PROFIT (1-2-3)	(218,311)	895,468	18,730,426	19,625,894
5.	INVESTMENT INCOME	66,342	(153,894)	1,533,106	1,379,212
6.	PROFIT (4+5)	(151,969)	741,574	20,263,531	21,005,105
7.	Dividend	(850,000)	(850,000)	(5,857,551)	(6,707,551)
8.	SURPLUS (6-7)	(1,001,969)	(108,426)	14,405,980	14,297,554
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(99,597)	(101,179)	163,660	62,481
	2011	(298)	(94,377)	666,797	572,420
	2012	1,368	(3,672)	690,291	686,619
	2013	(49,260)	(232,172)	1,322,965	1,090,793
	2014	(297,498)	(245,275)	2,323,116	2,077,841
	2015	(82,557)	42,012	1,637,394	1,679,406
	2016	(262,009)	(115,379)	1,825,687	1,710,308
	2017	(110,152)	749,114	1,865,475	2,614,589
	2018	(8,090)	(380,155)	2,701,793	2,321,638
	2019	(215,619)	(152,455)	2,317,154	2,164,699
	2020	(108,735)	(597,998)	(1,215,894)	(1,813,892)
	2021	(399,318)	(311,598)	107,541	(204,057)
	2022	629,797	1,334,709		1,334,709
	TOTAL SURPLUS (DEFICITS)	(1,001,969)	(108,426)	14,405,980	14,297,554
	TOTAL CASH				34,166,053

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	4,201	14,235	538,401	552,636
	Case Reserves	(4,201)	83,028	0	83,028
	IBNR	0	3,000	0	3,000
	Discounted Claim Value	1,241	(7,983)	(0)	(7,983)
	TOTAL FY 2011 CLAIMS	1,241	92,280	538,401	630,681
FUND YEAR 2012					
	Paid Claims	477	7,003	1,582,804	1,589,807
	Case Reserves	(477)	(7,003)	65,616	58,613
	IBNR	0	(2,196)	5,318	3,122
	Discounted Claim Value	168	1,319	(7,374)	(6,056)
	TOTAL FY 2012 CLAIMS	168	(877)	1,646,363	1,645,486
FUND YEAR 2013					
	Paid Claims	11,169	81,403	914,416	995,819
	Case Reserves	(3,222)	90,621	458,599	549,219
	IBNR	(45,201)	(45,201)	74,752	29,551
	Discounted Claim Value	(10,768)	(3,057)	(57,108)	(60,165)
	TOTAL FY 2013 CLAIMS	(48,023)	123,766	1,390,659	1,514,426
FUND YEAR 2014					
	Paid Claims	1,334	183,527	476,289	659,816
	Case Reserves	(334)	(249,919)	388,283	138,364
	IBNR	(1,000)	(22,473)	43,550	21,077
	Discounted Claim Value	1,397	21,937	(37,267)	(15,330)
	TOTAL FY 2014 CLAIMS	1,397	(66,928)	870,855	803,927
FUND YEAR 2015					
	Paid Claims	3,178	647,507	1,175,139	1,822,647
	Case Reserves	79,984	(725,664)	1,460,651	734,986
	IBNR	(19,230)	(12,319)	106,456	94,138
	Discounted Claim Value	22,363	32,730	(100,358)	(67,627)
	TOTAL FY 2015 CLAIMS	86,294	(57,746)	2,641,889	2,584,143

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF		December 31, 2022		
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	207	185,327	844,767	1,030,094
Case Reserves	400	(342,086)	1,681,779	1,339,694
IBNR	13,969	(12,349)	54,558	42,209
Discounted Claim Value	2,454	18,599	(113,121)	(94,522)
TOTAL FY 2016 CLAIMS	17,030	(150,509)	2,467,984	2,317,474
FUND YEAR 2017				
Paid Claims	4,075	787,216	393,930	1,181,145
Case Reserves	235,926	(517,354)	1,372,320	854,966
IBNR	(112,889)	(1,096,672)	1,211,149	114,476
Discounted Claim Value	(11,347)	57,500	(135,864)	(78,364)
TOTAL FY 2017 CLAIMS	115,765	(769,311)	2,841,535	2,072,224
FUND YEAR 2018				
Paid Claims	293	244,716	742,774	987,489
Case Reserves	36,207	566,579	384,006	950,586
IBNR	(32,735)	(461,005)	1,013,968	552,963
Discounted Claim Value	10,424	12,032	(132,597)	(120,565)
TOTAL FY 2018 CLAIMS	14,190	362,322	2,008,151	2,370,473
FUND YEAR 2019				
Paid Claims	1,204	11,247	673,118	684,365
Case Reserves	(1,205)	614,777	590,241	1,205,018
IBNR	116,371	(659,838)	1,923,599	1,263,761
Discounted Claim Value	6,591	65,154	(263,678)	(198,523)
TOTAL FY 2019 CLAIMS	122,960	31,341	2,923,280	2,954,620
FUND YEAR 2020				
Paid Claims	100	245,856	636,007	881,863
Case Reserves	11,005	378,168	3,478,036	3,856,203
IBNR	121,327	(443,661)	3,149,860	2,706,198
Discounted Claim Value	(859)	52,970	(547,421)	(494,451)
Excess Recoveries	(15,641)	344,757	(1,387,397)	(1,042,640)
TOTAL FY 2020 CLAIMS	115,931	578,089	5,329,085	5,907,173
FUND YEAR 2021				
Paid Claims	1,579	857,030	848,061	1,705,091
Case Reserves	(1,855)	997,370	1,097,909	2,095,279
IBNR	438,378	(1,645,749)	3,792,655	2,146,905
Discounted Claim Value	(28,646)	68,573	(521,987)	(453,414)
Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS	409,456	277,223	5,216,637	5,493,861
FUND YEAR 2022				
Paid Claims	2,867	251,754		251,754
Case Reserves	542,443	820,919		820,919
IBNR	(245,375)	4,437,558		4,437,558
Discounted Claim Value	(62,625)	(665,517)		(665,517)
TOTAL FY 2022 CLAIMS	237,310	4,844,714	0	4,844,714
COMBINED TOTAL CLAIMS	1,073,719	5,264,364	28,046,678	33,311,042

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,042,640 due from the reinsurer for COVID-19 WC claims.

Ocean County Insurance Commission			
CLAIM ACTIVITY REPORT			
December 31, 2022			
COVERAGE LINE - PROPERTY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
November-22	0	3	3
December-22	0	4	4
NET CHGE	0	1	1
Limited Reserves			\$61,195
Year	2021	2022	TOTAL
November-22	\$0	\$272,278	\$272,278
December-22	\$0	\$244,779	\$244,779
NET CHGE	\$0	(\$27,499)	(\$27,499)
Ltd Incurred	\$0	\$249,501	\$249,501
COVERAGE LINE - GENERAL LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
November-22	28	63	91
December-22	27	65	92
NET CHGE	-1	2	1
Limited Reserves			\$5,071
Year	2021	2022	TOTAL
November-22	\$134,840	\$316,043	\$450,883
December-22	\$125,989	\$340,507	\$466,497
NET CHGE	(\$8,851)	\$24,465	\$15,614
Ltd Incurred	\$154,269	\$384,611	\$538,880
COVERAGE LINE - AUTO LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
November-22	0	6	6
December-22	0	7	7
NET CHGE	0	1	1
Limited Reserves			\$1,482
Year	2021	2022	TOTAL
November-22	\$0	\$9,523	\$9,523
December-22	\$0	\$10,373	\$10,373
NET CHGE	\$0	\$850	\$850
Ltd Incurred	\$39,427	\$24,946	\$64,373
COVERAGE LINE - WORKERS COMP.			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
November-22	82	165	247
December-22	76	172	248
NET CHGE	-6	7	1
Limited Reserves			\$27,485
Year	2021	2022	TOTAL
November-22	\$4,050,769	\$2,467,461	\$6,518,230
December-22	\$4,275,907	\$2,540,405	\$6,816,312
NET CHGE	\$225,138	\$72,945	\$298,083
Ltd Incurred	\$6,926,739	\$3,584,440	\$10,511,180
TOTAL ALL LINES COMBINED			
CLAIM COUNT - OPEN CLAIMS			
Year	2021	2022	TOTAL
November-22	110	237	347
December-22	103	248	351
NET CHGE	-7	11	4
Limited Reserves			\$21,476
Year	2021	2022	TOTAL
November-22	\$4,185,609	\$3,065,304	\$7,250,913
December-22	\$4,401,896	\$3,136,065	\$7,537,961
NET CHGE	\$216,287	\$70,760	\$287,047
Ltd Incurred	\$7,120,436	\$4,243,498	\$11,363,934

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF December 31, 2022

FUND YEAR 2021 – LOSSES CAPPED AT RETENTION

2021	Budget	Current		24		MONTH TARGETED	Last Month		23		MONTH TARGETED	Last Year		12		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	184,664	0	0	0.00%	184,664	100.00%	0	0	0.00%	183,435	99.33%	0	0	0.00%	175,870	95.24%
GEN LIABILITY	541,012	154,269	154,269	28.51%	429,511	79.39%	156,357	156,357	28.90%	422,963	78.18%	112,843	112,843	20.86%	325,577	60.18%
POL/EPL																
AUTO LIABILITY	74,552	39,427	39,427	52.89%	56,988	76.44%	39,427	39,427	52.89%	55,957	75.06%	23,638	23,638	31.71%	38,146	51.17%
WORKER'S COMP	5,014,620	7,131,467	6,926,739	138.13%	4,689,190	93.51%	6,810,735	6,608,361	131.78%	4,649,193	92.71%	2,733,257	2,733,257	54.51%	3,213,058	64.07%
TOTAL ALL LINES	5,814,848	7,325,164	7,120,436	122.45%	5,360,353	92.18%	7,006,519	6,804,144	117.01%	5,311,549	91.34%	2,869,738	2,869,738	49.35%	3,752,652	64.54%
NET PAYOUT %	\$2,847,166					48.96%										

FUND YEAR 2022 – LOSSES CAPPED AT RETENTION

2022	Budget	Current		12		MONTH TARGETED	Last Month		11		MONTH TARGETED	Last Year		0		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	260,954	249,501	249,501	95.61%	248,528	95.24%	277,000	277,000	106.15%	224,420	86.00%			N/A	N/A	N/A
GEN LIABILITY	130,000	384,611	384,611	295.85%	78,233	60.18%	346,949	346,949	266.88%	63,700	49.00%			N/A	N/A	N/A
POL/EPL	382,687															
AUTO LIABILITY	132,715	24,946	24,946	18.80%	67,906	51.17%	21,591	21,591	16.27%	59,722	45.00%			N/A	N/A	N/A
WORKER'S COMP	7,209,432	3,677,197	3,584,440	49.72%	4,619,358	64.07%	3,434,179	3,347,154	46.43%	3,748,905	52.00%			N/A	N/A	N/A
TOTAL ALL LINES	8,115,788	4,336,254	4,243,498	52.29%	5,014,024	61.78%	4,079,718	3,992,694	49.20%	4,096,747	50.48%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$1,192,332					14.69%										

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 20-23

MARCH 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>
001118	ASBURY PARK PRESS	ACCT #ASB-000003503 - AD - 11.15.22	-69.32
001118	ASBURY PARK PRESS	ACCT #ASB-000003503 - AD - 10.09.22	-52.60
001118	ASBURY PARK PRESS	ACCT #ASB-000003503 - AD - 11.09.22	-51.72
			-173.64
001095			
001095	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	VOID	-1,343.10
			-1,343.10
001136			
001136	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	VOID	-1,343.10
			-1,343.10
001136			
001136	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES RENDERED 8/22	1,343.10
001137			
001137	ASBURY PARK PRESS	ACCT #ASB-000003503 - AD - 11.15.22	69.32
001137	ASBURY PARK PRESS	ACCT #ASB-000003503 - AD - 10.09.22	52.60
001137	ASBURY PARK PRESS	ACCT #ASB-000003503 - AD - 11.09.22	51.72
			173.64
		Total Payments FY 2022	-1,343.10

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001138			
001138	SCIBAL ASSOCIATES, INC.	CLAIM ADJUSTING SERVICES 03/23	24,806.92
			24,806.92
001139			
001139	PERMA RISK M MANAGEMENT SERVICES	POSTAGE 02/23	4.20
001139	PERMA RISK M MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/23	14,626.00
			14,630.20
001140			
001140	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 03/23	1,774.41
			1,774.41

001141	JULIE N. TARRANT	TREASURER FEE 03/23	442.83
001141			442.83
001142	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 1/4/23-1/19/23	1,140.75
001142			1,140.75
001143	CONNER STRONG & BUCKELEW	RISK MANAGER FEE 03/23 INV 569267	3,400.00
001143			3,400.00
001144	THE PRESS OF ATLANTIC CITY	AD FOR MEETING 2/14/23	62.00
001144			62.00
001145	ASBURY PARK PRESS	ACCT #ASB-0000003503 - AD 02/14/23	75.92
001145			75.92
		Total Payments FY 2023	46,333.03
		TOTAL PAYMENTS ALL FUND YEARS	44,989.93

Chairperson

Attest:

Dated: _____

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

_____ Treasurer

OCEAN COUNTY INSURANCE COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2022										
Month Ending: December										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	515,588.52	795,858.89	191,479.58	10,584,745.91	(2,406,971.40)	4,150,158.37	904,716.87	0.00	0.00	14,735,576.73
RECEIPTS										
Assessments	2,457.24	4,317.02	1,254.15	68,335.27	3,156.25	5,562.41	4,692.66	0.00	0.00	89,775.00
Refunds	0.00	0.00	0.00	2,923.92	0.00	0.00	0.00	0.00	0.00	2,923.92
Invest Pymnts	810.90	1,251.70	301.15	16,647.32	1,387.78	6,540.30	1,422.91	0.00	0.00	28,362.06
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	810.90	1,251.70	301.15	16,647.32	1,387.78	6,540.30	1,422.91	0.00	0.00	28,362.06
Other *	0.00	0.00	0.00	0.00	0.00	116,848.21	0.00	0.00	0.00	116,848.21
TOTAL	3,268.14	5,568.72	1,555.30	87,906.51	4,544.03	128,950.92	6,115.57	0.00	0.00	237,909.19
EXPENSES										
Claims Transfers	0.00	19,973.49	2,505.50	265,654.40	0.00	0.00	0.00	0.00	0.00	288,133.39
Expenses	0.00	0.00	0.00	0.00	50,321.01	45,817.53	0.00	0.00	0.00	96,138.54
Other *	0.00	0.00	0.00	0.00	0.00	638,192.21	0.00	0.00	0.00	638,192.21
TOTAL	0.00	19,973.49	2,505.50	265,654.40	50,321.01	684,009.74	0.00	0.00	0.00	1,022,464.14
END BALANCE	518,856.66	781,454.12	190,529.38	10,406,998.02	(2,452,748.39)	3,595,099.55	910,832.44	0.00	0.00	13,951,021.78

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	December			
CURRENT FUND YEAR	2022			
	Description:	Investors Admin	Investors Claim	Investors Legacy Claims
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$14,735,576.68	10311597.55	501827.86	3922151.27
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$28,362.06	\$19,420.96	\$1,242.62
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$28,362.06	\$19,420.96	\$1,242.62
9	Deposits - Purchases	\$459,720.77	\$92,872.56	\$250,000.00
10	(Withdrawals - Sales)	-\$1,272,637.78	-\$346,312.18	-\$288,133.39
	Ending Cash & Investment Balance	\$13,951,021.73	\$10,077,578.89	\$464,937.09
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$569,765.63	\$5,092.50	\$111,810.13
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$14,520,787.36	\$10,082,671.39	\$576,747.22
				\$3,861,368.75



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%
February	194	\$649,516.46	\$352,744.73	\$296,771.73	46%	\$53,287.92	98%
Grand Total	309	\$787,552.32	\$450,010.76	\$337,541.56	43%	\$60,607.37	97%

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%
Grand Total	2125	\$3,358,856.09	\$1,485,125.33	\$1,873,730.76	56%	\$319,127.78	96%



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%
February	83	\$820,675.18	\$284,953.89	\$535,721.29	65%	\$95,840.54	91%
Grand Total	128	\$866,675.60	\$307,265.00	\$559,410.60	65%	\$99,524.06	94%

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%
Grand Total	972	\$1,937,458.71	\$744,506.94	\$1,192,951.77	62%	\$175,387.74	86%



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

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	38	\$251,828.78
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	9	\$56,393.38
JERSEY SHORE UNIVERSITY MEDICAL CENTER	1	\$53,955.89
SANJAY SIKAND MD PC	20	\$10,398.00
OCEAN MEDICAL CENTER	4	\$9,172.16
NOVACARE REHABILITATION	93	\$9,114.00
COMMUNITY MEDICAL CENTER INC	6	\$6,672.64
NORTHERN MONMOUTH REGIONAL SURG CTR	2	\$5,211.00
ARMC ANESTHESIOLOGISTS	3	\$4,232.47
SOUTHERN OCEAN MEDICAL CENTER	3	\$3,567.19
Grand Total	179	\$410,545.51

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
THE PLASTIC SURGERY CENTER PA	1	\$250,000.00
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	1	\$12,728.00
TOMS RIVER SURGERY CENTER	2	\$6,375.00
NORTHERN MONMOUTH REGIONAL SURG CTR	2	\$6,172.00
IVYREHAB NETWORK INC	36	\$4,912.00
PALMETTO SPINE AND PAIN CARE CONSULTANT	6	\$3,727.00
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	14	\$3,477.08
ROTHMAN ORTHOPAEDICS	6	\$2,455.77
OCEAN MEDICAL CENTER	1	\$2,024.76
NEW JERSEY HEALTHCARE SPECIALISTS PC	2	\$1,992.00
Grand Total	71	\$293,863.61



OCEAN COUNTY INSURANCE FUND COMMISSION

**ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE
1/1/2023 – 2/27/2023**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	1	17	3	21
February		9		9
Grand Total	1	26	3	30

**COVID-19 CLAIMS REPORTED BY CLAIM TYPE
1/1/2023 – 2/27/2023**

	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	4	3	7
February	0	0	0
Grand Total	4	3	7

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: March 9, 2023
DATE OF MEETING: March 16, 2023

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

OCIFC SERVICE TEAM

February - March 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 9:** Attended the OCIFC Claims Committee meeting.
- **February 16:** Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 9:** Plan to attend the OCIFC Claims Committee meeting.
- **March 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://njice.org/safety/safety-bulletins/>.

- NJCE JIF - Live Safety Training – April 2023 Registration is Now Open! – February 9.
- NJCE JIF - JAM SD Bulletin: ADA Accessible Websites for Public Entities - Best Practices – February 15.
- NJCE JIF - JAM SD Bulletin: Chainsaw Safety - Best Practices – February 21.
- NJCE JIF - JAM SD Bulletin: Sewer Backup Prevention - Best Practices – February 22.
- NJCE JIF: JAM LE Risk Analysis - Drug Testing & Wellness Considerations – February 23.
- NJCE JIF - JAM SD Bulletin: Safe Exchange Zone - Best Practices – March 1, 2023.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

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

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request. 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 March thru May 2023 Live Training schedules and registration links are also attached).*

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

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

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

- December 1-22, 2022 (Program Start Date: January 1, 2023) – *Registration Ended*
- 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 Self-Assessments and 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 to print 3 weeks after the class has concluded (under the Student Center tab of the home page).

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.

- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

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

J.A. Montgomery

CONSULTING

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

In-Person* training is being held via the MSI-NJCE Expos indicated with an (*). These Expos are scheduled throughout the state 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/>

March thru May 2023 Safety Training Schedule
Click on the “Training Topic” to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
3/15/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
3/15/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
3/16/23	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
3/16/23	Flagger Skills and Safety	10:00 - 11:00 am
3/16/23	Introduction to Understanding Conflict	1:00 - 3:00 pm
3/16/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/17/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/17/23	Hearing Conservation	11:00 - 12:00 pm
3/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/23	Shop and Tool Safety	7:30 - 8:30 am
3/20/23	Personal Protective Equipment	9:00 - 11:00 am
3/21/23	Accident Investigation	9:00 - 11:00 am
3/21/23	Productive Meetings Best Practices	1:00 - 2:30 pm
3/21/23	Protecting Children from Abuse In New Jersey Local Government Programs	2:00 - 4:00 pm
3/22/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/22/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/23/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/23/23	Fall Protection Awareness	1:00 - 3:00 pm
3/24/23	Special Event Management	8:30 - 10:30 am
3/24/23	Fire Extinguisher Safety	11:00 - 12:00 pm
3/27/23	Mower Safety	8:30 - 9:30 am
3/27/23	Chipper Safety	10:00 - 11:00 am
3/27/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am

3/28/23	Ladder Safety/Walking & Working Surfaces	9:30 - 11:00 am
3/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/29/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/30/23	Confined Space Entry	8:30 - 11:30 am
3/30/23	Flagger Skills and Safety	1:00 - 2:00 pm
3/31/23	Driving Safety Awareness	1:00 - 2:30 pm
4/3/23	Personal Protective Equipment	8:30 - 10:30 am
4/3/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
4/3/23	Microlearning Theory and Practice	1:00 - 3:00 pm
4/4/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
4/4/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
4/4/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/5/23	Mower Safety	7:30 - 8:30 am
4/5/23	CDL: Drivers' Safety Regulations	9:00 - 11:00 am
4/5/23	Hearing Conservation	1:00 - 2:00 pm
4/6/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/6/23	Bloodborne Pathogens	11:00 - 12:00 pm
4/6/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/10/23	Flagger Skills and Safety	7:30 - 8:30 am
4/10/23	Heavy Equipment Safety: General Safety	9:00 - 11:00 am
4/10/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/11/23	Ethical Decision Making	9:00 - 11:30 am
4/11/23	Bloodborne Pathogens	11:00 - 12:00 pm
4/11/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/12/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
4/12/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
4/13/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/13/23	Shop and Tool Safety	10:30 - 11:30 am
4/14/23	Fire Safety	8:30 - 9:30 am
4/14/23	Fire Extinguisher Safety	10:00 - 11:00 am
4/14/23	Fall Protection Awareness	1:00 - 3:00 pm
4/17/23	Playground Safety Inspections	8:30 - 10:30 am

4/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/18/23	Chipper Safety	7:30 - 8:30 am
4/18/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
4/18/23	Introduction to Management Skills	12:30 - 2:30 pm
4/19/23	Driving Safety Awareness	8:30 - 10:00 am
4/19/23	Hearing Conservation	10:30 - 11:30 am
4/19/23	Back Safety/Material Handling	1:00 - 2:00 pm
4/20/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/20/23	Bloodborne Pathogens	10:30 - 11:30 am
4/20/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/21/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
4/24/23	Mower Safety	1:00 - 2:00 pm
4/24/23	Dealing with Difficult People	1:00 - 3:00 pm
4/25/23	Personal Protective Equipment	8:30 - 10:30 am
4/25/23	Flagger Skills and Safety	11:00 - 12:00 pm
4/25/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/25/23	The Power of Collaboration (JIF 101)*	9:00 - 1:00 pm
4/26/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/27/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
4/27/23	Fire Safety	1:00 - 2:00 pm
4/28/23	Confined Space Entry	8:30 - 11:30 am
4/28/23	Fire Extinguisher Safety	1:00 - 2:00 pm
5/1/23	Shop and Tool Safety	8:30 - 9:30 am
5/1/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/23	Accident Investigation	1:00 - 3:00 pm
5/2/23	Playground Safety Inspections	7:30 - 9:30 am
5/2/23	Mower Safety	10:00 - 11:00 am
5/3/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/3/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
5/3/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
5/3/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
5/3/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
5/3/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
5/4/23 - 5/5/23	Leadership Skills for Supervisors Workshop (Two Days)*	9:00 - 3:30 pm w/lunch brk
5/4/23	Sanitation and Recycling Safety	7:30 - 9:30 am
5/4/23	Bloodborne Pathogens	10:00 - 11:00 am
5/4/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/5/23	Personal Protective Equipment	8:30 - 10:30 am
5/5/23	Wellness for Government Employees	9:00 - 11:30 am
5/8/23	Housing Authority Safety & Regulatory Awareness Training	8:30 - 11:30 am

5/8/23	Chainsaw Safety	1:00 - 2:00 pm
5/9/23	Preparing for First Amendment Audits	9:00 - 11:00 am
5/9/23	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/10/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/10/23	Mower Safety	11:00 - 12:00 pm
5/10/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
5/11/23	Disaster Management	8:30 - 10:30 am
5/11/23	Hearing Conservation	11:00 - 12:00 pm
5/11/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/12/23	Bloodborne Pathogens	8:30 - 9:30 am
5/12/23	Chipper Safety	10:00 - 11:00 am
5/15/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/23	Flagger Skills and Safety	1:00 - 2:00 pm
5/15/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
5/16/23	Driving Safety Awareness	8:30 - 10:00 am
5/16/23	Preparing for the Unspeakable	9:00 - 10:30 am
5/16/23	Designated Employer Representative Training (DER) *see Details below	9:00 - 4:00 pm w/1 hour lunch brk
5/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/23	Fall Protection Awareness	1:00 - 3:00 pm
5/18/23	Housing Authority Sensibility	8:30 - 11:30 am
5/18/23	Implicit Bias in the Workplace	9:00 - 10:30 am
5/18/23	Bloodborne Pathogens	1:00 - 2:00 pm
5/19/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
5/22/23	Hearing Conservation	8:30 - 9:30 am
5/22/23	Fire Safety	10:00 - 11:00 am
5/22/23	Fire Extinguisher Safety	1:00 - 2:00 pm
5/23/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
5/23/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
5/23/23	Introduction to Communication Skills	12:30 - 2:30 pm
5/24/23	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
5/24/23	Asbestos Awareness	1:00 - 3:00 pm
5/25/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/25/23	Personal Protective Equipment	10:00 - 12:00 pm
5/25/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/31/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/31/23	Flagger Skills and Safety	11:00 - 12:00 pm

***5/16/2023 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before April 28, 2023.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

RESOLUTION NO. 21-23

**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: March 16, 2023

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – February 16, 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 Joseph Hrubash
Claims Services	Qual-Lynx Claudia Acosta Karen Beatty
	PERMA Risk Management Services Shai McLeod Zareena Majeed Jennifer Davis
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Mike Brosnan
Auditor	

ALSO PRESENT:

Alyssa Fiore, Ocean County Board of Health
Brian Rumpf, Ocean County Board of Health
Colleen Golin, Esq, Ocean County Board of Social Services
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 JANUARY 19, 2023

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 19, 2023

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan said he was attending the meeting on behalf of Mr. Prince. Mr. Brosnan reported the Safety and Accident Review Committee last met on December 13, 2022 via zoom. Mr. Brosnan advised the next meeting was scheduled for March 14, 2023 at 1:30 via zoom. Mr. Brosnan said a variety of topics would be discussed including safety training opportunities through April 30 of this year and the most commonly cited citations for the fourth quarter of 2022 to allow any preparations for surprise inspections that may take place. Mr. Brosnan 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 February 9, 2023. Chair Greitz asked if anyone had any questions and if not requested a motion to approve the PARS.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 9, 2023

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

Executive Director reported based on some discussion from the last meeting regarding where the losses were coming from and how to share the information with the risk control people so they can focus on areas where they could help, the claims department ran some reports. Executive Director asked Ms. Davis to review the reports and said the takeaway from the reports was to dig down a little deeper in certain areas. Ms. Davis said PERMA ran two reports to provide further in-depth knowledge of costs spent on preventable injuries as well as a comparison report. Ms. Davis pointed

out that the reports were run exclusively for workers compensation accidents from 2017 to present. Ms. Davis noted the claim information at this time was mostly for Ocean County. Ms. Davis said as expected Covid was the highest paid line and was followed next by fall, slip, and trip from the same level and then strain and injury by lifting. Ms. Davis referred to the second report and said the number of injuries was classified by cause and is further broken down per year. Ms. Davis noted Covid claims were eliminated from the spreadsheet to give a clearer picture of preventable injuries. Ms. Davis referred to the top of the report and said you will notice that the years are in order of total cost paid to date again excluding Covid costs. Ms. Davis advised the top four claims remain similar year after year. They mainly include in no specific order, struck, injured by animal or insect, strain injury by lifting and twisting, struck or injured by a fellow worker and then fall, slip and trip. The reports were provided to J.A. Montgomery and we plan to work with them to drill down and determine where risk control can help mitigate and eliminate some of the losses. Ms. Davis said the last thing she would point out is that one example is the high number of claims for struck or injured by animal and insects. Ms. Davis advised in one of our member counties we had great success in working with risk control to significantly reduce these types of losses. Executive Director thanked Ms. Davis for the reports and asked if anyone had any comments. Ms. Sanders reported she was working with Ms. Davis and Mr. Prince behind the scenes to control some of the workers' compensation claims and provide targeted training. A brief discussion followed expressing some of the challenges the County faced with workers' compensation claims.

EXECUTIVE DIRECTOR REPORT:

NJCE 2023 RENEWAL OVERVIEW: Executive Director reported the NJCE Underwriting Manager presented a 2023 Renewal Overview Webinar on January 31st. Executive Director advised 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. Executive Director referred to a copy of the overview which was included in the agenda. Executive Director noted a recording would be posted to the NJCE website and Ms. Sander said the recording was already posted. Executive Director spoke about some of the items they were working on. The NJCE Board authorized the Fund Attorney to pursue a property appraisal vendor to acquire up-to-date building values and COPE information. Executive Director reported cyber remain a top issue everywhere and the NJCE Board authorized the Underwriting Manager in consultation with the Fund Attorney to secure a vendor for Cyber Security Services. The Chertoff Group was identified, and a proposal was submitted. Executive Director advised the MEL JIF recently formed the NJ Cyber JIF. The JIF's by laws allow for any public entity joint insurance fund in the State of New Jersey to make application for consideration. Executive Director reported the NJCE JIF would explore this option. Executive Director advised he would work with Conner Strong & Buckelew to work on the renewal early this year. Executive Director noted Zurich was probably moving out of our line of business and we're going to try to put together a quota share program.

2023 PLAN OF RISK MANAGEMENT: Executive Director referred to a copy of the Plan of Risk Management which was included in the appendix section of the agenda. Executive Director advised the Plan was an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Executive Director noted the changes were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 18-23.

MOTION TO APPROVE RESOLUTION 18-23, PLAN OF RISK MANAGEMENT

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. Executive Director said there were (7) seven certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Chair Greitz
Second: Commissioner Fiure
Roll Call Vote: 3 Ayes 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to hold their Reorganization Meeting on Thursday, February 23, 2023 at 9:30 AM via zoom.

FINANCIAL FAST TRACKS: Executive Director advised the Financial Fast Tracks were not available and would appear in the next agenda.

2023 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics would also be posted to the site. Executive Director noted if anyone had any difficulty in accessing the website, they should contact the Fund Office.

2023 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised in accordance with the Commission's By Law's the Property & Casualty Assessment Bills were e-mailed to the member entities on February 2. Executive Director noted the first installment was due on March 31, 2023. Future assessments would be due on May 15, 2023 and October 15, 2023.

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director advised the 12th Annual Seminar would be conducted virtually on 2 half-day sessions: Friday, April 21st, and Friday April 28th from 9AM to 12PM. Executive Director referred to a copy of a flyer included in the agenda with more information on the seminar. Executive Director said a link to register would be sent once it became available. Executive Director advised if you had any questions or needed assistance in registering, to contact Cathy Dodd, cdodd@permainc.com.

2023 NJCE CLAIM REPORTING REQUIREMENTS: Executive Director referred to the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims which was included in

the appendix of the agenda. Executive Director noted the reporting requirements were sent to Qual Lynx.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the February Bills List, Resolution 19-23, in the amount of \$49,331.89.

MOTION TO APPROVE RESOLUTION 19-23 FEBRUARY BILLS LIST

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

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report was for the month of January and showed the savings was 30% and the PPO penetration was 93%. Ms. Beatty said for the month of January the savings for the legacy claims was 51% and the penetration rate was 100%. Ms. Beatty noted the agenda also included a list of the top 10 providers for the Commission and the Legacy claims. Ms. Beatty advised they met with a new provider group that was contracted by Qual Care. The name of the group is called Garden State Medical. Ms. Beatty advised they have different types of providers and during the conversations they spoke of their need for a neurologist. The group said they will actively try to recruit one in their practice for us. Ms. Beatty said they will start to test them out and they anticipate some good results. Ms. Beatty asked if anyone had any questions and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Brosnan directed everyone's attention to the Safety Director's Report which included all risk control activities for January and February, including meetings, attendance, training and lost control visits that were conducted as well as the Safety Director Bulletins that were distributed. Mr. Brosnan referred to the NJCE Medica Library and the NJCE Online Streaming Videos Services information which was included in the agenda. Mr. Brosnan said the Leadership Academy was available and noted the open enrollment dates. Mr. Brosnan also referred to the training opportunities available through March 31. Lastly, Mr. Brosnan reviewed the Munich Safety Grant Program which was included in the agenda. Mr. Brosnan asked if anyone had any questions and concluded his report.

RISK MANAGERS REPORT: Ms. Sander said she did not have anything to report.

ATTORNEY: Ms. Benson said she did not have anything to report.

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: 10:46 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary