

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, MAY 18, 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: May 18, 2023
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 20, 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 5-11-23 (*Roll call Vote*)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Pages 2-14

- TREASURER – Julie Tarrant**
 - Resolution 22-23 May Bills List – *Motion (Roll Call Vote)*.....Page 15
 - Treasurer Monthly ReportsPages 16-17

- CLAIMS ADMINISTRATOR– QUAL LYNXPages 18-21**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 22-27

- 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 23-23 Closed Session (if needed).....Page 28

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

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: June 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: May 18, 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 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 April. There were (3) three certificates of insurance issued during the month of April.

Motion to approve the certificate of insurance report

New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 5-8) - The NJCE met on Thursday, April 27, 2023 and a written summary is included in the agenda on pages 5-8. A well-attended luncheon followed at the Forsgate Country Club to commemorate the 10th anniversary of the Fund's inception. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM via zoom.

OCIFC Financial Fast Track (Page 9) – Included in the agenda on page 9 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2023** there is a deficit of **\$4,425,233**. 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 **February 28, 2023** is **\$809,644**. The cash amount is **\$16,991,185**.

NJCE Property and Casualty Financial Fast Track (Pages 10-12) – Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2023** the NJCE has a surplus of **\$14,399,035**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$15,278,217**.

Claims Tracking Reports (Pages 13-14) – The claims tracking reports are on pages 13-14 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of February 28, 2023 with the Commission.

2023 MEL, MRHIF & NJCE Educational Seminar - The 12th Annual Educational Seminar was held virtually again this year. There were 2 sessions held, April 21st and April 28th. Both sessions were well attended, and the seminar qualified for Continuing Education Credits.

2023 Best Practices Seminar - PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

- ❑ **May Assessments** – The Treasurer advised all the member entities paid the May assessment billing.
- ❑ **June Meeting Date** – We need to reschedule our meeting of June 15, 2023. We are suggesting we meet on Tuesday, June 20, 2023 at 10:00 AM.

❑ **Motion to reschedule the June meeting to Tuesday, June 20, 2023 at 10:00 AM**

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 4/1/2023 To 5/1/2023

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|---|--|--|------------------------|--------------------|
| H - Mercer County Fire Academy I - County of Ocean | 350 Lawrence Station Road Lawrenceville Twp, NJ 08648 | RE: Haz-Mat Awareness and Operations Courses The Certificate Holder, The County of Mercer, and the Mercer County Community College are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Chief Police Instructor to attend Haz-Mat Awareness and Operations courses at the Mercer County Fire Academy | 4/3/2023 #3974936 | GL AU EX WC OTH |
| H - Miller Leasing Company I - County of Ocean | 1824 Route 38 PO Box 619 Lumberton, NJ 08048 | Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616212; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616212; Policy Limits: \$110,000,000 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 | 4/19/2023 #3984965 | GL AU EX WC OTH |
| H - Miller Leasing Company I - County of Ocean | 1824 Route 38 PO Box 619 Lumberton, NJ 08048 | Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616212; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616212; Policy Limits: \$110,000,000 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 | 4/19/2023 #3984966 | GL AU EX WC OTH |
| Total # of Holders: 3 | | | | |



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: April 27, 2023
Memo to: Commissioners
Ocean County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF April 27, 2023 Report

NJCE JIF 10th 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 twenty-four affiliated entities. The occasion was marked with a luncheon held on April 27, 2023 at the Forsgate Country Club. Opening remarks on the program’s inception and success to date was provided by Joseph Hrubash, NJCE Executive Director, David Grubb, MEL Executive Director and Joseph Buckelew, Chairman Conner Strong & Buckelew.

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Sub-Committee met on April 21, 2023, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager and responses to the Property Appraisal Competitive Contract Request for Proposal (CCRFP).

Executive Director reported the sub-committee’s recommendations for contract awards as follows:

Actuary – Award Actuarial Advantage for a 1-year contract in the amount of \$24,866.

Auditor – Award Bowman & Company for a 1-year contract in the amount of \$18,900.

Chertoff Group – Award The Chertoff Group for a 1-year contract in the amount of \$40,000.

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

Payroll Auditor - Award Bowman & Company for a 1-year contract in the amount of \$22,820.

The Board of Fund Commissioners adopted resolutions and authorized services as noted.

Executive Director reported the Finance Sub-Committee also reviewed two responses for the Property Appraisal CCRFP, which were due March 30th. Fund Attorney reported the two responders failed to meet certain specifications included in the CCRFP. The Board of Fund Commissioners adopted a resolution rejecting the proposals. Executive Director reported the Fund office will work with the Fund Attorney to re-advertise.

Qualified Purchasing Agent: Based on discussions with the Fund Attorney on recent procurement, Executive Director recommended the appointment of a Qualified Purchasing Agent (QPA) to manage and assist with the procurement of various services. The Board of Fund Commissioners agreed with the recommendation and made a motion to appoint Anne Marie

Wright as the NJCE Qualified Purchasing Agent for an annual fee of \$6,000. Fund Attorney will prepare the resolution to memorialize the action taken.

Financial Fast Track: Submitted for information were the Financial Fast Tracks as of December 31, 2022 and as of February 28, 2023. The statutory surplus as of February 28th reflected \$14.3 million.

Financial Outlook: The Executive Director submitted a memorandum on the 2022-year end results which noted the various factors that affected the 2023 renewal and how the Fund will be impacted going forward. Executive Director said despite the outside factors and a difficult renewal, the NJCE JIF maintains a \$14.3 million surplus.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported that FEMA is requesting member-related coverage documents and schedules of insurance to settle outstanding FEMA grants.

Safety National: Executive Director reported progress in negotiations with Safety National on 2020 COVID Claims and requested Closed Session to provide additional detail. During Open Session, the Board of Fund Commissioners adopted a motion to authorize and approve the settlement negotiation with Safety National as respects the Covid-19 claims incurred during Fund Year 2020. Additionally, the Board of Fund Commissioners adopted a motion to authorize and approve Covid-19 claim settlement and payment structure.

Covid-19 Working Group: Jennifer Conicella of PERMA Claims reported a Covid-19 working group of MEL and NJCE professionals is being formed. The goal of the working group is to pool Covid-19 information and experiences each entity has had in litigating these claims across the State to help both programs successfully manage the settlements.

NJCE JIF TPA Summit: Jennifer Conicella also reported a summit was last held in early 2022. PERMA Claims will plan for an updated summit in early 2024 as we anticipate several policy changes this coming renewal.

NJCE Committees:

Cyber Task Force: A meeting of this task force will be scheduled to introduce The Chertoff Group, discuss joining the Cyber JIF as part of the Fund's 2024 marketing effort and any other cyber-related matters. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the 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 May to review the draft policies, which were 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: The Safety Committee held a meeting on March 13th; minutes of the meeting were submitted for information. The Committee is scheduled to meet again on Monday June 12th at 10:00am.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. Renewal documents will be sent to each respective County following the meeting.

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) is expected to launch May 1st. More Details to follow.

Certifical: As previously discussed, this program was 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. The NJCE JIF data is being migrated to the Certifical program.

Workers Compensation Coverage: The Camden County College requested a quote for Workers Compensation coverage in April 2022 and has since accepted a revised proposal. As a member of the Camden County Insurance Commission their coverage will be extended to include Workers' Compensation coverage effective July 1st.

2023 MEL, MRHIF & NJCE Educational Seminar: The 12th Annual Educational Seminar will be held virtually again this year. The first session took place Friday, April 21st with over 250 participants and the second session is set to take place Friday, 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 and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

2023 Financial Disclosures: Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past.

2023 New Jersey Association of Counties Conference: The 72nd Annual Conference was held from May 3rd to May 5th at Caesar's in Atlantic City. The Underwriting Manager presented a workshop titled *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches* as part of the conference.

NJCE Claims Review Committee: The Claims Review Committee was not able to meet prior to the Fund's meeting. The Board of Fund Commissioners entered Closed Session to review payment or settlement authority requests. During Open Session, the Board of Fund Commissioners approved the payment and/or settlement authority requests as presented.

Underwriting Manager Report

Underwriting Manager reported a meeting of the NJCE Coverage Committee would be scheduled to review the policy forms drafted by the Technical Writer.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from February to April 2023, Safety Director bulletins and information on a training schedule through June 2023.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for June 22, 2023 at 9:30AM via Zoom.

| OCEAN COUNTY INSURANCE COMMISSION | | | | | |
|---|---------------------------------|-------------------|------------------|--------------------|--------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| AS OF | | February 28, 2023 | | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | 1,138,300 | 2,276,599 | 19,671,432 | 21,948,031 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 518,755 | 744,983 | 4,022,438 | 4,767,422 |
| | Case Reserves | 7,013 | 864,963 | 7,335,773 | 8,200,736 |
| | IBNR | 268,762 | (20,583) | 9,141,032 | 9,120,449 |
| | Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| | Discounted Claim Value | (15,248) | (30,525) | (600,854) | (631,379) |
| | TOTAL CLAIMS | 779,282 | 1,558,839 | 19,898,389 | 21,457,228 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 293,017 | 586,034 | 4,554,446 | 5,140,480 |
| | Administrative | 48,823 | 97,641 | 702,542 | 800,183 |
| | TOTAL EXPENSES | 341,840 | 683,675 | 5,256,988 | 5,940,663 |
| 4. | UNDERWRITING PROFIT (1-2-3) | 17,178 | 34,085 | (5,483,945) | (5,449,861) |
| 5. | INVESTMENT INCOME | 28,136 | 58,809 | 156,175 | 214,983 |
| 6. | PROFIT (4 + 5) | 45,314 | 92,893 | (5,327,771) | (5,234,877) |
| 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 | (149,618) | (149,618) | 959,262 | 809,644 |
| 11. | SURPLUS (6 + 7 + 8 - 9) | (104,304) | (56,725) | (4,368,508) | (4,425,233) |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | Legacy Account | 4,818 | 11,017 | 39,397 | 50,414 |
| | 2022 | 17,229 | 36,203 | (106,191) | (69,988) |
| | 2023 | 18,434 | 35,342 | | 35,342 |
| | TOTAL SURPLUS (DEFICITS) | (104,304) | (56,725) | (4,368,508) | (4,425,233) |
| TOTAL CASH | | | | | |
| | | | | | 16,991,185 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2021 | | | | | |
| | Paid Claims | 198,709 | 322,003 | 2,845,593 | 3,167,596 |
| | Case Reserves | (5,464) | 32,156 | 4,273,270 | 4,305,426 |
| | IBNR | (193,246) | (354,158) | 4,248,708 | 3,894,550 |
| | Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| | Discounted Claim Value | 0 | 0 | (305,437) | (305,437) |
| | TOTAL FY 2021 CLAIMS | 0 | 1 | 11,062,133 | 11,062,134 |
| FUND YEAR 2022 | | | | | |
| | Paid Claims | 318,213 | 421,147 | 1,176,845 | 1,597,993 |
| | Case Reserves | (35,133) | 758,998 | 3,062,503 | 3,821,501 |
| | IBNR | (283,080) | (1,180,145) | 4,892,324 | 3,712,179 |
| | Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| | Discounted Claim Value | 0 | 0 | (295,417) | (295,417) |
| | TOTAL FY 2022 CLAIMS | 0 | 0 | 8,836,255 | 8,836,255 |
| FUND YEAR 2023 | | | | | |
| | Paid Claims | 1,833 | 1,833 | | 1,833 |
| | Case Reserves | 47,610 | 73,810 | | 73,810 |
| | IBNR | 745,087 | 1,513,721 | | 1,513,721 |
| | Excess Insurance Recoverable | 0 | 0 | | 0 |
| | Discounted Claim Value | (15,248) | (30,525) | | (30,525) |
| | TOTAL FY 2023 CLAIMS | 779,282 | 1,558,838 | 0 | 1,558,838 |
| COMBINED TOTAL CLAIMS | | | | | |
| | | 779,282 | 1,558,839 | 19,898,389 | 21,457,228 |
| 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 | February 28, 2023 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS | YTD | PRIOR | FUND |
| | | MONTH | CHANGE | YEAR END | BALANCE |
| 1. | UNDERWRITING INCOME | 2,986,328 | 5,972,656 | 248,899,924 | 254,872,579 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 252,576 | 670,922 | 12,514,366 | 13,185,288 |
| | Case Reserves | 95,970 | 323,676 | 12,686,874 | 13,010,550 |
| | IBNR | 181,741 | 65,977 | 11,414,958 | 11,480,935 |
| | Discounted Claim Value | (76,112) | (134,227) | (2,262,516) | (2,396,743) |
| | Excess Recoveries | 0 | 0 | (1,042,640) | (1,042,640) |
| | TOTAL CLAIMS | 454,175 | 926,347 | 33,311,042 | 34,237,389 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 2,317,902 | 4,651,114 | 177,502,257 | 182,153,371 |
| | Administrative | 181,512 | 363,432 | 18,460,731 | 18,824,163 |
| | TOTAL EXPENSES | 2,499,414 | 5,014,546 | 195,962,988 | 200,977,534 |
| 4. | UNDERWRITING PROFIT (1-2-3) | 32,739 | 31,763 | 19,625,894 | 19,657,657 |
| 5. | INVESTMENT INCOME | 5,697 | 69,717 | 1,379,212 | 1,448,929 |
| 6. | PROFIT (4+5) | 38,435 | 101,480 | 21,005,105 | 21,106,586 |
| 7. | Dividend | 0 | 0 | (6,707,551) | (6,707,551) |
| 8. | SURPLUS (6-7) | 38,435 | 101,480 | 14,297,554 | 14,399,035 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | 2010 | 35 | 427 | 62,481 | 62,909 |
| | 2011 | 81 | 991 | 572,420 | 573,411 |
| | 2012 | 134 | 1,625 | 686,619 | 688,243 |
| | 2013 | 234 | 2,858 | 1,090,793 | 1,093,651 |
| | 2014 | 340 | 4,126 | 2,077,841 | 2,081,968 |
| | 2015 | 324 | 3,946 | 1,679,406 | 1,683,351 |
| | 2016 | 438 | 5,316 | 1,710,308 | 1,715,624 |
| | 2017 | 462 | 5,643 | 2,614,589 | 2,620,231 |
| | 2018 | 532 | 6,460 | 2,321,638 | 2,328,098 |
| | 2019 | 619 | (552,368) | 2,164,699 | 1,612,330 |
| | 2020 | 628 | 7,620 | (1,813,892) | (1,806,272) |
| | 2021 | 876 | 10,725 | (204,057) | (193,332) |
| | 2022 | 994 | 12,230 | 1,334,709 | 1,346,939 |
| | 2023 | 32,739 | 591,882 | | 591,882 |
| | TOTAL SURPLUS (DEFICITS) | 38,435 | 101,480 | 14,297,554 | 14,399,034 |
| | TOTAL CASH | | | | 15,278,217 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|------------------------------------|-----------------------------|----------|-------------------|------------------|------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | February 28, 2023 | | |
| 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 | 2,571 | 7,462 | 552,636 | 560,098 |
| | Case Reserves | (2,571) | (7,462) | 83,028 | 75,567 |
| | IBNR | 0 | 0 | 3,000 | 3,000 |
| | Discounted Claim Value | 0 | 0 | (7,983) | (7,983) |
| | TOTAL FY 2011 CLAIMS | 0 | 0 | 630,681 | 630,681 |
| FUND YEAR 2012 | | | | | |
| | Paid Claims | 115 | 2,391 | 1,589,807 | 1,592,198 |
| | Case Reserves | (115) | (2,391) | 58,613 | 56,222 |
| | IBNR | 0 | 0 | 3,122 | 3,122 |
| | Discounted Claim Value | 0 | 0 | (6,056) | (6,056) |
| | TOTAL FY 2012 CLAIMS | 0 | 0 | 1,645,486 | 1,645,486 |
| FUND YEAR 2013 | | | | | |
| | Paid Claims | 8,763 | 18,135 | 995,819 | 1,013,954 |
| | Case Reserves | (8,493) | (17,865) | 549,219 | 531,355 |
| | IBNR | (270) | (270) | 29,551 | 29,281 |
| | Discounted Claim Value | 0 | 0 | (60,165) | (60,165) |
| | TOTAL FY 2013 CLAIMS | 0 | 0 | 1,514,426 | 1,514,426 |
| FUND YEAR 2014 | | | | | |
| | Paid Claims | 396 | 766 | 659,816 | 660,582 |
| | Case Reserves | (396) | (666) | 138,364 | 137,697 |
| | IBNR | 0 | (100) | 21,077 | 20,977 |
| | Discounted Claim Value | 0 | 0 | (15,330) | (15,330) |
| | TOTAL FY 2014 CLAIMS | 0 | 0 | 803,927 | 803,927 |
| FUND YEAR 2015 | | | | | |
| | Paid Claims | 6,080 | 8,699 | 1,822,647 | 1,831,345 |
| | Case Reserves | (6,083) | (8,699) | 734,986 | 726,287 |
| | IBNR | 3 | 0 | 94,138 | 94,138 |
| | Discounted Claim Value | 0 | 0 | (67,627) | (67,627) |
| | TOTAL FY 2015 CLAIMS | 0 | 0 | 2,584,143 | 2,584,143 |
| FUND YEAR 2016 | | | | | |
| | Paid Claims | 0 | 867 | 1,030,094 | 1,030,961 |
| | Case Reserves | 0 | (15,083) | 1,339,694 | 1,324,611 |
| | IBNR | 0 | 14,216 | 42,209 | 56,425 |
| | Discounted Claim Value | 0 | 0 | (94,522) | (94,522) |
| | TOTAL FY 2016 CLAIMS | 0 | 0 | 2,317,474 | 2,317,474 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|------------------------------------|------------------------------|----------------|-------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | February 28, 2023 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2017 | | | | | |
| | Paid Claims | 7,779 | 30,622 | 1,181,145 | 1,211,767 |
| | Case Reserves | (9,463) | (32,305) | 854,966 | 822,661 |
| | IBNR | 1,684 | 1,683 | 114,476 | 116,159 |
| | Discounted Claim Value | 0 | 0 | (78,364) | (78,364) |
| | TOTAL FY 2017 CLAIMS | 0 | (0) | 2,072,224 | 2,072,224 |
| FUND YEAR 2018 | | | | | |
| | Paid Claims | 29,683 | 37,016 | 987,489 | 1,024,505 |
| | Case Reserves | 10,266 | (44) | 950,586 | 950,542 |
| | IBNR | (39,950) | (36,972) | 552,963 | 515,991 |
| | Discounted Claim Value | 0 | 0 | (120,565) | (120,565) |
| | TOTAL FY 2018 CLAIMS | 0 | 0 | 2,370,473 | 2,370,473 |
| FUND YEAR 2019 | | | | | |
| | Paid Claims | 37,747 | 38,951 | 684,365 | 723,316 |
| | Case Reserves | (61,603) | 132,197 | 1,205,018 | 1,337,214 |
| | IBNR | 23,855 | (171,148) | 1,263,761 | 1,092,613 |
| | Discounted Claim Value | 0 | 0 | (198,523) | (198,523) |
| | TOTAL FY 2019 CLAIMS | (0) | 0 | 2,954,620 | 2,954,620 |
| FUND YEAR 2020 | | | | | |
| | Paid Claims | (1,848) | (1,060) | 881,863 | 880,802 |
| | Case Reserves | 172,892 | 160,308 | 3,856,203 | 4,016,512 |
| | IBNR | (171,044) | (159,248) | 2,706,198 | 2,546,951 |
| | Discounted Claim Value | 0 | 0 | (494,451) | (494,451) |
| | Excess Recoveries | 0 | 0 | (1,042,640) | (1,042,640) |
| | TOTAL FY 2020 CLAIMS | 0 | 0 | 5,907,173 | 5,907,173 |
| FUND YEAR 2021 | | | | | |
| | Paid Claims | 26,693 | 287,268 | 1,705,091 | 1,992,359 |
| | Case Reserves | (26,175) | (275,851) | 2,095,279 | 1,819,427 |
| | IBNR | (518) | (11,417) | 2,146,905 | 2,135,488 |
| | Discounted Claim Value | 0 | 0 | (453,414) | (453,414) |
| | Excess Recoveries | 0 | 0 | 0 | 0 |
| | TOTAL FY 2021 CLAIMS | 0 | 0 | 5,493,861 | 5,493,861 |
| FUND YEAR 2022 | | | | | |
| | Paid Claims | 134,597 | 239,805 | 251,754 | 491,559 |
| | Case Reserves | 27,606 | 391,434 | 820,919 | 1,212,353 |
| | IBNR | (162,203) | (631,239) | 4,437,558 | 3,806,319 |
| | Discounted Claim Value | 0 | 0 | (665,517) | (665,517) |
| | TOTAL FY 2022 CLAIMS | 0 | 0 | 4,844,714 | 4,844,714 |
| FUND YEAR 2023 | | | | | |
| | Paid Claims | 0 | 0 | | 0 |
| | Case Reserves | 103 | 103 | | 103 |
| | IBNR | 530,184 | 1,060,471 | | 1,060,471 |
| | Discounted Claim Value | (76,112) | (134,227) | | (134,227) |
| | TOTAL FY 2023 CLAIMS | 454,175 | 926,347 | 0 | 926,347 |
| | COMBINED TOTAL CLAIMS | 454,175 | 926,347 | 33,311,042 | 34,237,389 |

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.

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

February 28, 2023

| COVERAGE LINE - PROPERTY | | | | |
|--|-------------|-------------|-------------|-----------------|
| CLAIM COUNT - OPEN CLAIMS | | | | |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | 0 | 4 | 0 | 4 |
| February-23 | 0 | 4 | 0 | 4 |
| NET CHGE | 0 | 0 | 0 | 0 |
| Limited Reserves | | | | \$98,695 |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | \$0 | \$394,778 | \$0 | \$394,778 |
| February-23 | \$0 | \$394,778 | \$0 | \$394,778 |
| NET CHGE | \$0 | \$0 | \$0 | \$0 |
| Ltd Incurred | \$0 | \$399,500 | \$4 | \$399,504 |
| COVERAGE LINE - GENERAL LIABILITY | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | 27 | 70 | 1 | 98 |
| February-23 | 27 | 72 | 3 | 102 |
| NET CHGE | 0 | 2 | 2 | 4 |
| Limited Reserves | | | | \$5,639 |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | \$132,625 | \$379,496 | \$650 | \$512,771 |
| February-23 | \$129,528 | \$442,756 | \$2,910 | \$575,194 |
| NET CHGE | (\$3,097) | \$63,260 | \$2,260 | \$62,423 |
| Ltd Incurred | \$164,269 | \$517,785 | \$517,785 | \$1,199,839 |
| COVERAGE LINE - AUTO LIABILITY | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | 0 | 6 | 1 | 7 |
| February-23 | 0 | 5 | 1 | 6 |
| NET CHGE | 0 | -1 | 0 | -1 |
| Limited Reserves | | | | \$1,614 |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | \$0 | \$8,336 | \$500 | \$8,836 |
| February-23 | \$0 | \$7,186 | \$2,500 | \$9,686 |
| NET CHGE | \$0 | (\$1,150) | \$2,000 | \$850 |
| Ltd Incurred | \$39,427 | \$24,290 | \$24,290 | \$88,007 |
| COVERAGE LINE - WORKERS COMP. | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | 72 | 156 | 11 | 239 |
| February-23 | 69 | 133 | 20 | 222 |
| NET CHGE | -3 | -23 | 9 | -17 |
| Limited Reserves | | | | \$33,404 |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | \$4,306,891 | \$3,155,760 | \$25,050 | \$7,487,702 |
| February-23 | \$4,305,909 | \$3,070,165 | \$39,600 | \$7,415,673 |
| NET CHGE | (\$982) | (\$85,595) | \$14,550 | (\$72,028) |
| Ltd Incurred | \$7,270,760 | \$4,483,496 | \$4,483,496 | \$16,237,753 |
| TOTAL ALL LINES COMBINED | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | 99 | 236 | 13 | 348 |
| February-23 | 96 | 214 | 24 | 334 |
| NET CHGE | -3 | -22 | 11 | -14 |
| Limited Reserves | | | | \$25,136 |
| Year | 2021 | 2022 | 2023 | TOTAL |
| January-23 | \$4,439,516 | \$3,938,370 | \$26,200 | \$8,404,086 |
| February-23 | \$4,435,437 | \$3,914,885 | \$45,010 | \$8,395,331 |
| NET CHGE | (\$4,080) | (\$23,485) | \$18,810 | (\$8,755) |
| Ltd Incurred | \$7,474,457 | \$5,425,071 | \$5,025,575 | \$17,925,103 |

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF February 28, 2023

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

| 2021 | Budget | Current | | 26 | MONTH | Last Month | | 25 | MONTH | Last Year | | 14 | MONTH | | | |
|------------------------|--------------------|--------------------|------------------|----------------|------------------|---------------|--------------------|------------------|----------------|------------------|---------------|--------------------|------------------|------------------|------------------|---------------|
| | | Unlimited Incurred | Limited Incurred | Actual | | TARGETED | Unlimited Incurred | Limited Incurred | | Actual | TARGETED | Unlimited Incurred | | Limited Incurred | Actual | TARGETED |
| PROPERTY | 184,664 | 0 | 0 | 0.00% | 184,664 | 100.00% | 0 | 0 | 0.00% | 184,664 | 100.00% | 0 | 0 | 0.00% | 177,340 | 96.03% |
| GEN LIABILITY | 541,012 | 164,269 | 164,269 | 30.36% | 441,751 | 81.65% | 164,269 | 164,269 | 30.36% | 435,773 | 80.55% | 140,929 | 140,929 | 26.05% | 347,315 | 64.20% |
| POL/EPL | | | | | | | | | | | | | | | | |
| AUTO LIABILITY | 74,552 | 39,427 | 39,427 | 52.89% | 58,837 | 78.92% | 39,427 | 39,427 | 52.89% | 57,945 | 77.72% | 32,427 | 32,427 | 43.50% | 42,468 | 56.96% |
| WORKER'S COMP | 5,014,620 | 7,476,873 | 7,270,760 | 144.99% | 4,753,645 | 94.80% | 7,282,557 | 7,282,557 | 145.23% | 4,723,644 | 94.20% | 3,799,633 | 3,799,633 | 75.77% | 3,755,145 | 74.88% |
| TOTAL ALL LINES | 5,814,848 | 7,680,569 | 7,474,457 | 128.54% | 5,438,896 | 93.53% | 7,486,254 | 7,486,254 | 128.74% | 5,402,025 | 92.90% | 3,972,988 | 3,972,988 | 68.32% | 4,322,267 | 74.33% |
| NET PAYOUT % | \$3,169,031 | | | | | | | | | | | | | | | |

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

| 2022 | Budget | Current | | 14 | MONTH | Last Month | | 13 | MONTH | Last Year | | 2 | MONTH | | | |
|------------------------|--------------------|--------------------|------------------|---------------|------------------|---------------|--------------------|------------------|---------------|------------------|---------------|--------------------|---------------|------------------|----------------|--------------|
| | | Unlimited Incurred | Limited Incurred | Actual | | TARGETED | Unlimited Incurred | Limited Incurred | | Actual | TARGETED | Unlimited Incurred | | Limited Incurred | Actual | TARGETED |
| PROPERTY | 260,954 | 399,500 | 399,500 | 153.09% | 250,604 | 96.03% | 399,500 | 399,500 | 153.09% | 249,550 | 95.63% | 0 | 0 | 0.00% | 33,924 | 13.00% |
| GEN LIABILITY | 603,867 | 517,785 | 517,785 | 85.74% | 387,666 | 64.20% | 434,964 | 434,964 | 72.03% | 375,843 | 62.24% | 4,000 | 4,000 | 0.66% | 15,097 | 2.50% |
| POL/EPL | 382,687 | | | | | | | | | | | | | | | |
| AUTO LIABILITY | 132,715 | 24,290 | 24,290 | 18.30% | 75,600 | 56.96% | 24,440 | 24,440 | 18.42% | 71,882 | 54.16% | 13,904 | 13,904 | 10.48% | 3,318 | 2.50% |
| WORKER'S COMP | 7,209,432 | 4,594,168 | 4,483,496 | 62.19% | 5,398,706 | 74.88% | 4,382,143 | 4,382,143 | 60.78% | 5,056,057 | 70.13% | 69,003 | 69,003 | 0.96% | 144,189 | 2.00% |
| TOTAL ALL LINES | 8,589,655 | 5,535,743 | 5,425,071 | 63.16% | 6,112,575 | 71.16% | 5,241,047 | 5,241,047 | 61.02% | 5,753,331 | 66.98% | 86,907 | 86,907 | 1.01% | 196,527 | 2.29% |
| NET PAYOUT % | \$1,613,170 | | | | | | | | | | | | | | | |

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

| 2023 | Budget | Current | | 2 | MONTH | Last Month | | 1 | MONTH | Last Year | | -10 | MONTH | | | |
|------------------------|------------------|--------------------|------------------|--------------|----------------|--------------|--------------------|------------------|--------------|---------------|--------------|--------------------|----------|------------------|------------|------------|
| | | Unlimited Incurred | Limited Incurred | Actual | | TARGETED | Unlimited Incurred | Limited Incurred | | Actual | TARGETED | Unlimited Incurred | | Limited Incurred | Actual | TARGETED |
| PROPERTY | 259,000 | 0 | 0 | 0.00% | 33,670 | 13.00% | 0 | 0 | 0.00% | 15,540 | 6.00% | | | N/A | N/A | N/A |
| GEN LIABILITY | 619,000 | 3,722 | 3,722 | 0.60% | 15,475 | 2.50% | 650 | 650 | 0.11% | 6,190 | 1.00% | | | N/A | N/A | N/A |
| POL/EPL | 342,000 | | | | | | | | | | | | | | | |
| AUTO LIABILITY | 120,000 | 2,803 | 2,803 | 2.34% | 3,000 | 2.50% | 500 | 500 | 0.42% | 1,200 | 1.00% | | | N/A | N/A | N/A |
| WORKER'S COMP | 8,198,000 | 40,317 | 40,317 | 0.49% | 163,960 | 2.00% | 25,050 | 25,050 | 0.31% | 40,990 | 0.50% | | | N/A | N/A | N/A |
| TOTAL ALL LINES | 9,538,000 | 46,843 | 46,843 | 0.49% | 216,105 | 2.27% | 26,200 | 26,200 | 0.27% | 63,920 | 0.67% | 0 | 0 | N/A | N/A | N/A |
| NET PAYOUT % | \$717 | | | | | | | | | | | | | | | |

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 22-23

MAY 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 2023

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|---|--|----------------------|
| 001154 | | | |
| 001154 | QUAL-LYNX | CLAIM ADJUSTING SERVICES 5/23 | 24,806.92 |
| | | | 24,806.92 |
| 001155 | | | |
| 001155 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 04/23 | 1.50 |
| 001155 | PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR FEE 05/23 | 14,626.00 |
| | | | 14,627.50 |
| 001156 | | | |
| 001156 | THE ACTUARIAL ADVANTAGE | ACTUARIAL SERVICES FEE 05/23 | 1,774.41 |
| | | | 1,774.41 |
| 001157 | | | |
| 001157 | JULIE N. TARRANT | TREASURER FEE 05/23 | 442.83 |
| | | | 442.83 |
| 001158 | | | |
| 001158 | BERRY SAHRADNIK, KOTZAS & BENSON, P.C. | LEGAL SERVICES 3/1/23-3/27/23 | 1,236.30 |
| | | | 1,236.30 |
| 001159 | | | |
| 001159 | CONNER STRONG & BUCKELEW | RISK MANAGER FEE 05/23 INV 569269 | 3,400.00 |
| | | | 3,400.00 |
| | | Total Payments FY 2023 | 46,287.96 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 46,287.96 |

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: 2023 | | | | | | | | |
|--------------------------------|-------------------|---------------------|-------------------|----------------------|-----------------------|---------------------|-------------------------|----------------------|
| Month Ending: February | | | | | | | | |
| | Property | Liability | Auto | Worker's Comp | NJ CEL | Admin | Public Officials | TOTAL |
| OPEN BALANCE | 532,999.08 | (225,924.40) | 195,376.28 | 11,674,179.83 | (2,187,055.52) | 3,070,879.74 | 923,637.42 | 13,984,092.42 |
| RECEIPTS | | | | | | | | |
| Assessments | 74,382.74 | 139,288.13 | 34,463.04 | 2,354,400.25 | 1,009,825.76 | 173,863.47 | 136,703.41 | 3,922,926.80 |
| Refunds | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Invest Pymnts | 887.63 | 444.70 | 325.37 | 19,441.58 | 355.42 | 5,143.26 | 1,538.18 | 28,136.14 |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | 887.63 | 444.70 | 325.37 | 19,441.58 | 355.42 | 5,143.26 | 1,538.18 | 28,136.14 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 247,689.80 | 0.00 | 247,689.80 |
| TOTAL | 75,270.37 | 139,732.83 | 34,788.41 | 2,373,841.83 | 1,010,181.18 | 426,696.53 | 138,241.59 | 4,198,752.74 |
| EXPENSES | | | | | | | | |
| Claims Transfers | 0.00 | 23,469.46 | 1,303.48 | 493,982.32 | 0.00 | 0.00 | 0.00 | 518,755.26 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 49,331.89 | 0.00 | 49,331.89 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 623,573.32 | 0.00 | 623,573.32 |
| TOTAL | 0.00 | 23,469.46 | 1,303.48 | 493,982.32 | 0.00 | 672,905.21 | 0.00 | 1,191,660.47 |
| END BALANCE | 608,269.44 | (109,661.03) | 228,861.22 | 13,554,039.34 | (1,176,874.34) | 2,824,671.06 | 1,061,879.01 | 16,991,184.69 |

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | | |
|---|--|------------------------|------------------------|--------------------------------|-----------------------|
| OCEAN COUNTY INSURANCE COMMISSION | | | | | |
| ALL FUND YEARS COMBINED | | | | | |
| CURRENT MONTH | February | | | | |
| CURRENT FUND YEAR | 2023 | | | | |
| | Description: | Investors Admin | Investors Claim | Investors Legacy Claims | |
| | ID Number: | | | | |
| | Maturity (Yrs) | | | | |
| | Purchase Yield: | | | | |
| | TOTAL for All Accts & instruments | | | | |
| Opening Cash & Investment Balance | \$13,984,092.44 | 10,845,225.11 | 239,242.60 | 2,899,624.73 | |
| Opening Interest Accrual Balance | \$0.00 | - | - | - | |
| 1 | Interest Accrued and/or Interest Cost | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 2 | Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 3 | (Amortization and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4 | Accretion | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 5 | Interest Paid - Cash Instr.s | \$28,136.14 | \$21,433.35 | \$1,104.41 | \$5,598.38 |
| 6 | Interest Paid - Term Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 7 | Realized Gain (Loss) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 8 | Net Investment Income | \$28,136.14 | \$21,433.35 | \$1,104.41 | \$5,598.38 |
| 9 | Deposits - Purchases | \$5,171,463.42 | \$3,923,773.62 | \$1,000,000.00 | \$247,689.80 |
| 10 | (Withdrawals - Sales) | -\$2,192,507.29 | -\$1,049,331.89 | -\$518,855.26 | -\$624,320.14 |
| | | | | | |
| | Ending Cash & Investment Balance | \$16,991,184.71 | \$13,741,100.19 | \$721,491.75 | \$2,528,592.77 |
| | Ending Interest Accrual Balance | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | Plus Outstanding Checks | \$244,193.25 | \$5,121.81 | \$96,283.17 | \$142,788.27 |
| | (Less Deposits in Transit) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | Balance per Bank | \$17,235,377.96 | \$13,746,222.00 | \$817,774.92 | \$2,671,381.04 |



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 | 97% |
| March | 206 | \$400,407.28 | \$163,879.85 | \$236,527.43 | 59% | \$37,622.49 | 81% |
| April | 118 | \$279,291.59 | \$107,802.60 | \$171,488.99 | 61% | \$26,627.58 | 97% |
| Grand Total | 633 | \$1,467,251.19 | \$721,693.21 | \$745,557.98 | 51% | \$124,857.44 | 93% |

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 | 9% |
| March | 83 | \$770,195.57 | \$94,808.09 | \$675,387.48 | 88% | \$61,006.41 | 13% |
| April | 72 | \$166,420.46 | \$59,619.39 | \$106,801.07 | 64% | \$18,982.03 | 86% |
| Grand Total | 283 | \$1,803,291.63 | \$461,692.48 | \$1,341,599.15 | 74% | \$179,512.50 | 20% |

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 – 3/31/2023**

OCEAN COUNTY INSURANCE FUND COMMISSION

| | BILL COUNT | APPROVED |
|---|-----------------------|---------------------|
| SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES | 56 | \$267,175.58 |
| TOMS RIVER SURGERY CENTER | 5 | \$81,992.10 |
| MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS | 11 | \$59,754.56 |
| JERSEY SHORE UNIVERSITY MEDICAL CENTER | 5 | \$58,948.23 |
| NORTHERN MONMOUTH REGIONAL SURG CTR | 11 | \$33,062.00 |
| OCEAN MEDICAL CENTER | 10 | \$20,756.36 |
| SANJAY SIKAND MD PC | 37 | \$20,137.00 |
| ORTHONJ, LLC | 61 | \$19,045.50 |
| ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY | 1 | \$19,000.00 |
| COMMUNITY MEDICAL CENTER INC | 12 | \$17,710.23 |
| Grand Total | 209 | \$597,581.56 |

COUNTY OF OCEAN LEGACY

| | BILL COUNT | APPROVED |
|--|-----------------------|---------------------|
| THE PLASTIC SURGERY CENTER PA | 2 | \$300,000.00 |
| NORTHERN MONMOUTH REGIONAL SURG CTR | 6 | \$16,890.40 |
| SEASHORE SURGICAL INSTITUTE | 1 | \$14,600.00 |
| SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES | 37 | \$13,269.72 |
| MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS | 1 | \$12,728.00 |
| JERSEY SHORE UNIVERSITY MEDICAL CENTER | 2 | \$11,203.05 |
| TOMS RIVER SURGERY CENTER | 4 | \$10,625.00 |
| UNIVERSITY PHYSICIAN ASSOCIATES OF NJ, INC | 4 | \$9,170.00 |
| JERSEY SHORE ANESTHESIOLOGY ASSOC.PA | 3 | \$7,776.50 |
| LAKEWOOD SURGERY CENTER, LLC | 2 | \$6,375.00 |
| Grand Total | 62 | \$402,637.67 |



OCEAN COUNTY INSURANCE FUND COMMISSION

ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE

| 2023 | INDEMNITY | MEDICAL ONLY | REPORT ONLY | GRAND TOTAL |
|--------------------|-----------|--------------|-------------|-------------|
| January | 0 | 16 | 3 | 19 |
| February | 0 | 9 | 0 | 9 |
| March | 2 | 12 | 0 | 14 |
| April | 7 | 16 | 0 | 23 |
| May | | | | |
| June | | | | |
| July | | | | |
| August | | | | |
| September | | | | |
| October | | | | |
| November | | | | |
| December | | | | |
| Grand Total | 9 | 53 | 3 | 65 |

| 2022 | INDEMNITY | MEDICAL ONLY | REPORT ONLY | GRAND TOTAL |
|--------------------|------------|--------------|-------------|-------------|
| January | 71 | 24 | 14 | 109 |
| February | 12 | 21 | 8 | 41 |
| March | 10 | 13 | 6 | 29 |
| April | 8 | 17 | 0 | 25 |
| May | 16 | 27 | 1 | 44 |
| June | 15 | 26 | 3 | 44 |
| July | 4 | 16 | 0 | 20 |
| August | 6 | 18 | 2 | 26 |
| September | 3 | 13 | 0 | 16 |
| October | 3 | 18 | 0 | 21 |
| November | 0 | 15 | 0 | 15 |
| December | 7 | 9 | 0 | 16 |
| Grand Total | 155 | 217 | 34 | 406 |

COVID-19 CLAIMS REPORTED BY CLAIM TYPE

| 2023 | INDEMNITY | MEDICAL ONLY | REPORT ONLY | GRAND TOTAL |
|--------------------|-----------|--------------|-------------|-------------|
| January | 0 | 4 | 3 | 7 |
| February | 0 | 0 | 0 | 0 |
| March | 0 | 0 | 0 | 0 |
| April | 0 | 0 | 0 | 0 |
| May | | | | |
| June | | | | |
| July | | | | |
| August | | | | |
| September | | | | |
| October | | | | |
| December | | | | |
| Grand Total | 0 | 4 | 3 | 7 |

| 2022 | INDEMNITY | MEDICAL ONLY | REPORT ONLY | GRAND TOTAL |
|--------------------|------------|--------------|-------------|-------------|
| January | 63 | 14 | 14 | 91 |
| February | 10 | 5 | 5 | 20 |
| March | 2 | 1 | 0 | 3 |
| April | 5 | 5 | 0 | 10 |
| May | 8 | 19 | 0 | 27 |
| June | 9 | 16 | 3 | 28 |
| July | 1 | 1 | 0 | 2 |
| August | 3 | 0 | 2 | 5 |
| September | 1 | 0 | 0 | 1 |
| October | 0 | 1 | 0 | 1 |
| December | 1 | 0 | 0 | 1 |
| Grand Total | 103 | 62 | 24 | 189 |

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: May 12, 2023
DATE OF MEETING: May 18, 2023

OCIFC SERVICE TEAM

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

April – May 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 13:** Attended the OCIFC Claims Committee meeting.
- **April 20:** Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 11:** Plan to attend the OCIFC Claims Committee meeting.
- **May 18:** Plan to attend the OCIFC meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: Tornado Best Practices – April 15.
- NJCE JIF - Live Safety Training – June 2023 Registration is Now Open! – April 17.

- NJCE JIF - JAM SD Bulletin: Salt Shed & Salt Dome Best Practices – April 25.
- NJCE JIF - JAM SD Bulletin: National Bike Safety Month – May 8.
- NJCE JIF - JAM SD Bulletin: 15 Passenger Vans Best Practices – May 11.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos).

- 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 May thru June 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:

- 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. More details to follow, thank you.)

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



PLEASE NOTE: The NJCE JIF is excited to announce that the New NJCE Learning Management System (BIS) will be launching on MAY 1st. The new LMS has similar features to the current LMS along with new technology.

- The current NJCE LMS will be unavailable and no longer accessible for use due to finalizing the system conversion starting on Monday April 17th.
- More information on the New LMS (BIS) and FAQ's are available on the NJCE.org site (<https://njce.org/safety/>).

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 Expo indicated with an (*). These Expos are scheduled throughout the state and are for training programs that are not available virtually. (***Please Note: During the months of May and June, registration for in-person classes will be completed through Eventbrite, by clicking on the Class Topic registration links below**).

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

May thru June 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

| DATE | TRAINING TOPIC | TIME |
|---------|---|-----------------------------------|
| 5/12/23 | Bloodborne Pathogens | 8:30 - 9:30 am |
| 5/12/23 | Chipper Safety | 10:00 - 11:00 am |
| 5/15/23 | CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Ocean)* | 9:00 - 10:30 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 | Designated Employer Representative Training (DER) | 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 |
| 5/22/23 | 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 | Preparing for the Unspeakable | 9:00 - 10:30 am |
| 5/31/23 | Flagger Skills and Safety | 11:00 - 12:00 pm |
| 5/31/23 | Jetter/Vacuum Safety Awareness | 1:00 - 3:00 pm |
| 6/1/23 | Hazard Communication/Globally Harmonized System (GHS) | 8:30 - 10:00 am |
| 6/1/23 | Hearing Conservation | 10:30 - 11:30 am |
| 6/2/23 | Productive Meetings Best Practices | 8:30 - 10:00 am |
| 6/2/23 | Playground Safety Inspections | 1:00 - 3:00 pm |
| 6/5/23 | Heavy Equipment Safety: General Safety | 8:30 - 10:30 am |
| 6/5/23 | Bloodborne Pathogens | 11:00 - 12:00 pm |
| 6/5/23 | Microlearning Theory and Practice | 1:00 - 3:00 pm |
| 6/6/23 | Employee Conduct and Violence Prevention in the Workplace | 9:00 - 10:30 am |
| 6/6/23 | Ladder Safety/Walking & Working Surfaces | 1:00 - 3:00 pm |
| 6/7/23 | HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS) | 8:30 - 11:30 am |
| 6/7/23 | Indoor Air Quality Designated Person Training | 1:00 - 2:00 pm |
| 6/8/23 | Mower Safety | 8:30 - 9:30 am |
| 6/8/23 | Personal Protective Equipment | 1:00 - 3:00 pm |
| 6/8/23 | CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Monmouth) | 9:00 - 10:30 am |
| 6/9/23 | Jetter/Vacuum Safety Awareness | 8:30 - 10:30 am |
| 6/9/23 | Shop and Tool Safety | 11:00 - 12:00 pm |
| 6/9/23 | Flagger Skills and Safety | 1:00 - 2:00 pm |
| 6/12/23 | Fall Protection Awareness | 8:30 - 10:30 am |
| 6/12/23 | Work Zone: Temporary Traffic Controls | 1:00 - 3:00 pm |
| 6/13/23 | Ethical Decision Making | 9:00 - 11:30 am |
| 6/13/23 | Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers | 9:00 - 10:30 am |
| 6/13/23 | Introduction to Understanding Conflict | 12:30 - 2:30 pm |
| 6/14/23 | Hazard Communication/Globally Harmonized System (GHS) | 7:30 - 9:00 am |
| 6/14/23 | CDL: Drivers' Safety Regulations | 9:30 - 11:30 am |
| 6/14/23 | Fire Safety | 1:00 - 2:00 pm |
| 6/15/23 | Public Works & Utility: Safety Awareness & Regulatory Training | 8:00 - 11:30 am |
| 6/15/23 | Implicit Bias in the Workplace | 1:00 - 2:30 pm |
| 6/15/23 | CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Essex) | 9:00 - 10:30 am |
| 6/16/23 | CDL: Supervisors' Reasonable Suspicion | 8:30 - 10:30 am |
| 6/16/23 | Special Event Management | 1:00 - 3:00 pm |
| 6/20/23 | Lock Out/Tag Out (Control of Hazardous Energy) | 8:30 - 10:30 am |
| 6/20/23 | Fire Extinguisher Safety | 11:00 - 12:00 pm |
| 6/21/23 | MSI-NJCE Expo 2023: Confined Space Entry | 8:30 - 11:30 am |
| 6/21/23 | MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring | 8:30 - 12:30 pm |
| 6/21/23 | MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) | 8:30 - 12:30 pm |
| 6/21/23 | MSI-NJCE Expo 2023: Flagger Work Zone Safety | 8:30 - 12:30 pm |
| 6/21/23 | MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws) | 8:30 - 11:30 am |
| 6/22/23 | CDL: Drivers' Safety Regulations | 1:00 - 3:00 pm |

| | | |
|---------|---|------------------|
| 6/23/23 | Bloodborne Pathogens | 7:30 - 8:30 am |
| 6/23/23 | Driving Safety Awareness | 9:00 - 10:30 am |
| 6/23/23 | Personal Protective Equipment | 10:30 - 12:30 pm |
| 6/26/23 | Chipper Safety | 7:30 - 8:30 am |
| 6/26/23 | Chainsaw Safety | 9:00 - 10:00 am |
| 6/26/23 | Employee Conduct and Violence Prevention in the Workplace | 1:00 - 3:00 pm |
| 6/28/23 | Hazard Communication/Globally Harmonized System (GHS) | 11:00 - 12:30 pm |
| 6/28/23 | Ladder Safety/Walking & Working Surfaces | 1:00 - 3:00 pm |
| 6/29/23 | Fire Safety | 8:30 - 9:30 am |
| 6/29/23 | Fire Extinguisher Safety | 10:00 - 11:00 am |
| 6/29/23 | Bloodborne Pathogens | 1:00 - 2:00 pm |
| 6/30/23 | Confined Space Entry | 9:00 - 12:00 pm |
| 6/30/23 | Mower Safety | 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](#)

RESOLUTION NO. 23-23

**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: May 18, 2023

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 20, 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 | Excused |
| 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 Jennifer Conicella |
|--|---|

| | |
|---------------------------|--------------------------|
| NJCE Underwriting Manager | Conner Strong & Buckelew |
|---------------------------|--------------------------|

| | |
|----------------------------|---|
| Risk Management Consultant | Conner Strong & Buckelew Mary Anne Sander Carole Mack |
|----------------------------|---|

Treasurer

| | |
|----------|---|
| Attorney | Berry, Sahradnik, Kotzas & Benson Jack Sahradnik, Esq. Laura Benson, Esq. |
|----------|---|

| | |
|-----------------|---|
| Safety Director | J.A. Montgomery Consulting Mike Brosnan |
|-----------------|---|

Auditor

ALSO PRESENT:

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

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 16, 2023

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 16, 2023

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan said he was attending the meeting on behalf of J.A. Montgomery. Mr. Brosnan reported the Safety and Accident Review Committee last met on March 21, 2023, at 1:30 via zoom. Mr. Bronson advised a variety of safety topics were discussed including all the training opportunities which can be found and listed on the NJCE website, njce.org. Mr. Bronson reported the next Safety and Accident Review Committee meeting was scheduled for June 13, 2023 at 1:30 PM via zoom. Mr. Brosnan concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last week and reviewed the PARS. Ms. Conicella asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting on April 13, 2023. Chair Greitz said he had a question for Counsel and advised he would be abstaining on one of the claims. Chair Greitz said Mr. Fiure was not in attendance so he thought we should carry the motion. After a brief discussion it was agreed a motion could be made to approve the PARS except for the claim Chair Greitz would abstain on.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 13, 2023 EXCEPT CLAIM NUMBER 2023285780

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

EXECUTIVE DIRECTOR REPORT: Executive Director thanked the Chair and said he had a brief report.

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renewed on May 5, 2023. Executive

Director advised the policy covered the positions of Executive Director, Third Party Administrator and Treasurer. Executive Director noted the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director said the annual premium was \$2,135 and advised the premium was the same as last year. Executive Director reported the premium for the renewal would be paid out of the Miscellaneous and Expense Account and appeared on this month's bill list.

MOTION TO APPROVE THE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$2,135

| | |
|-----------------|----------------------|
| Moved: | Commissioner Gunther |
| Second: | Chair Greitz |
| Roll Call Vote: | 2 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 March. Executive Director said there were (5) five 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: | Commissioner Gunther |
| Second: | Chair Greitz |
| Vote: | 2 Ayes 0 Nays |

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. Executive Director noted the meeting would be held at Forsgate Country Club and a luncheon would follow to commemorate the 10th anniversary of the Fund's inception.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director reported as of January 31, 2023 there was a deficit of \$4,320,928. Executive Director said there was a cash balance of \$13,984,092. 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 January Financial Fast Track for the NJCE was included in the agenda. As of January 31, 2023, the NJCE had a surplus of \$14,360,599. Executive Director noted the total cash amount was \$12,071,727. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$6,707,551.

CLAIMS TRACKING REPORTS: Executive Director reviewed the Expected Loss Ratio Analysis Report as of January 31, 2023 with the Commission.

CYBER INCIDENT REPORTING INFORMATION: Executive Director referred to a flyer in the agenda with some important information to follow if you experience a cyber incident. Executive Director said more importantly the flyer provided instructions on how to report the claim with the correct policy number.

2023 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director reported the 72nd Annual Conference was scheduled to be held from May 3 to May 5 at Caesar’s in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund would have an exhibit at the conference.

ASSESSMENT PAYMENTS: Executive Director reported the Treasurer advised all the member entities paid their first assessment bill. Executive Director noted the second assessment payment was due on May 15, 2023.

OCEAN COUNTY ANCILLARY COVERAGES: Executive Director referred to the chart included in the agenda for the 4-1-2023 to 2024 renewal premiums for Ocean County’s ancillary coverages. Ms. Sander advised the coverage was historically placed by Conner Strong & Buckelew Risk Management Team. Ms. Sander explained starting with this renewal, coverage was placed by the NJCE Underwriting Manager, and the coverages were moving into the NJCE JIF ancillary coverage program effective 4-1-23. The renewals were previously approved by the County.

| Coverage | Insurance Carrier | Term Premium | Surcharges & Miscellaneous Fees | Invoice Amount |
|---------------------------------------|---|---------------------|---------------------------------|---------------------|
| Hull & Protection Indemnity - Primary | Atlantic Specialty Ins. Co. | \$138,806.00 | \$0.00 | \$138,806.00 |
| Hull & Protection Indemnity - Excess | Atlantic Specialty Ins. Co. | \$19,840.00 | \$0.00 | \$19,840.00 |
| Small Watercraft | Evanston Insurance Company | \$5,025.00 | \$100.00 | \$5,125.00 |
| Petty Cash Bond | Selective Fire & Casualty | \$250.00 | \$0.00 | \$250.00 |
| Accident Coverage - Volunteers | National Union Fire Ins. Co. of Pittsburgh PA | \$2,010.00 | \$0.00 | \$2,010.00 |
| Accident Coverage - Fire Instructors | AXIS Insurance Co | \$2,418.00 | \$0.00 | \$2,418.00 |
| Aviation & Heliport - (3 year) | ACE Property Casualty Ins Co. | \$66,108.00 | \$330.54 | \$66,438.54 |
| GRAND TOTAL: | | \$234,457.00 | \$430.54 | \$234,887.54 |

Executive Director asked if anyone had any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant advised she was requesting approval of the April Bills List in the amount of \$2,157,984.45, Resolution 21-23. Ms. Tarrant said the reason why the bills list was higher this month was due to a check issued to the NJCE for insurance premiums.

MOTION TO APPROVE RESOLUTION 21-23 APRIL BILLS LIST

| | |
|-----------------|----------------------|
| Moved: | Commissioner Gunther |
| Second: | Chair Greitz |
| Roll Call Vote: | 2 Ayes, 0 Nays |

Ms. Tarrant noted the Treasurer Reports were included in the agenda. Ms. Tarrant advised the overall balances of all 3 funds was \$14, 306,661.12 which included the administrative account, claim account and legacy account. Ms. Tarrant said the legacy account would need funding soon. Ms. Tarrant advised she did receive some refunds on the older cases; however, she was waiting for some payments on the recent prosecutor case. Chair Greitz advised there was a release from the excess carrier, and he would execute the release within the next few days.

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 March and there was a total of 515 bills which were re-priced, resulting in a savings of 48%, \$574,068.99 and the PPO Penetration Rate was 92%. Ms. Beatty then referred to the Legacy 2023 Cumulative Savings Summary and advised there were 211 bills for \$1,636,871.16. Ms. Beatty reported there was an overall savings of \$1,234,798 or 75%. Ms. Beatty advised the penetration rate was 13% due to two very large bills, one for \$743,000 for a primary surgeon which was out of network and one for \$664,000 for an assistant surgeon also out of network. Ms. Beatty said they were able to negotiate the bills prior to surgery and resulted in payment to the primary surgeon of \$250,000 and the assistant surgeon \$50,000. Ms. Beatty noted the agenda also included a list of the top 10 providers for the Commission and the Legacy claims. In response to Executive Director's inquiry, Ms. Beatty advised she could add the claims reported in 2022 as a comparison. Ms. Beatty asked if anyone had any other questions and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Brosnan referred to a copy of the Safety Director's Report which was included in the agenda and advised all of risk control activities for March and April were listed. Mr. Brosnan reported the Safety Director bulletins which were issued were also listed in the agenda. Mr. Brosnan advised there was information regarding the live safety training as well as the recently instituted Leadership Academy which was an excellent opportunity for you to provide some training to newer members of your respective leadership teams. Mr. Brosnan referred to the 2023 Training Schedule for the period of April through June. Mr. Brosnan referred to a class being offered on April 19, NJCE-LMS administrator and hoped it was being taken advantage of. Mr. Brosnan spoke about the Designated Employee Representative Training Class on May 16. Mr. Brosnan said if anyone needed assistance with the new learning management system they should reach out to Mr. Prince or himself. Mr. Brosnan asked if anyone had any questions and concluded his report.

RISK MANAGERS REPORT: Ms. Sander advised as she mentioned earlier, she was working on the ancillary lines for the County and remained available for all of the of the departments. Ms. Sander asked if anyone had any questions and concluded her report.

ATTORNEY: Mr. Sahradnik said, he did not have anything to report.

Correspondence Made Part of Minutes

OLD BUSINESS: Mr. Demand questioned the checks that were listed on the April Bills List and noted there appeared to be some checks missing from the list. Ms. Tarrant said check # 1146 in the amount of \$2,109,722.40 payable to New Jersey Counties Excess Joint Insurance Fund and check # 1148 in the amount of \$24,806.92 payable to Qual-Lynx were issued but not on the list. Ms. Dodd said she would review with her accounting team and send a revised bills list.

NEW BUSINESS: Ms. Acosta asked about the one claim that was not approved. Ms. Dodd said she did not see that Mr. Fiure jointed the meeting. After a brief discussion, it was agreed the claim would be tabled until next month.

PUBLIC COMMENT: Chair Greitz opened the meeting to the public. There was no one in attendance from the public so Chair Greitz closed the meeting to the public.

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

MOTION TO ADJOURN:

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|---------|----------------------|
| Moved: | Commissioner Gunther |
| Second: | Chair Greitz |
| Vote: | 2 Ayes, 0 Nays |

MEETING ADJOURNED: 10:37AM

Minutes prepared by: Cathy Dodd, Assisting Secretary