

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
TUESDAY, JUNE 20, 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: June 20, 2023**  
**10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: May 18, 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 6-8-23 (Roll call Vote)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....Pages 2-17
  
- TREASURER – Julie Tarrant**
  - Resolution 24-23 June Bills List – *Motion (Roll Call Vote)*.....Page 18
  - Treasurer Monthly Reports .....Pages 19-20
  
- CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 21-24**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 25-31
  
- 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 25-23 Closed Session (if needed).....Page 32
  
- Motion to approve the PARS as discussed during Executive Session - (Roll call Vote)**

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

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- Property Appraisal Services Procurement (Pages 4-9)** – Included in the agenda on pages 4-8 is a memorandum from PERMA Risk Management Services to Fund Commissioners regarding a Property Appraisal CCRFP. The memorandum includes information on the Scope for the Procurement, Reimbursement of Services and the Timeline/Due Date. Executive Director will review the memorandum. Attached on page 9 is Resolution 23-23, Authorizing the use of Competitive Contracting Request for Proposals, Pursuant to N.J.S.A 40A:11-4.1(0) for the Procurement of Property Appraisal Services for the Ocean County Insurance Fund Commission. This resolution was prepared by the NJCE Commission Attorney, Laura Paffenroth.
  - Motion to approve Resolution 23-23 Authorizing the use of Competitive Contracting Request for Proposals, Pursuant to N.J.S.A 40A:11-4.1(0) for the Procurement of Property Appraisal Services for the Ocean County Insurance Fund Commission**
- Certificate of Insurance Issuance Report (Pages 10-11)** – Included in the agenda on pages 10-11 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of May. There were (9) nine certificates of insurance issued during the month of May.
  - Motion to approve the certificate of insurance report**
- New Jersey Counties Excess Joint Insurance Fund (NJCE).** The NJCE is scheduled to meet on June 22, 2023 at 9:30 AM via zoom.
- Cyber Task Force:** The task force met on Thursday June 8<sup>th</sup> at 3:30pm to introduce The Chertoff Group, who was recently contracted by the NJCE to among many things work on updating the NJCE’s Cyber framework, and agreed to join the Cyber JIF as part of the Fund’s 2024 marketing effort. Executive Director will provide an update.
- OCIFC Financial Fast Track (Page 12)** – Included in the agenda on page 12 is a copy of the Financial Fast Track for the month of March valued as of March 31, 2023.
- NJCE Property & Casualty Financial Fast Track (Pages 13-15)** - Included in the agenda on pages 13-15 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2023** the Fund has a surplus of **\$14,020,983**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, **\$6,707,551**. The cash amount is **\$26,196,814**.

- ❑ **Claims Tracking Reports (Pages 16-17)** – The claims tracking reports are on pages 16-17 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of March 31, 2023 with the Commission.



**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:** June 9, 2023

**Memo to:** Fund Commissioners  
New Jersey Counties Excess Joint Insurance Fund

**From:** PERMA Risk Management Services

**Subject:** Property Appraisal Services Procurement

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**Property Appraisal CCRFP:** At the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP. The proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. The Finance Sub Committee met on Thursday, May 25<sup>th</sup> and with guidance from the Fund Attorney agreed property appraisal services would be best if procured by the individual member Insurance Commissions and Counties. The NJCE will provide the scope/parameters of work for the procurement. It was agreed that the Committee recommend to the NJCE JIF Board of Commissioners at their June meeting a reimbursement program for expenses our members incur for this procurement. Please note that updated appraisals are a requirement of NJCE JIF property insurers. It was also agreed that there be a due date for the uploading the updated values into Origami, the online risk management system.

**Scope for the Procurement:** Enclosed is the scope of work that has been approved by the NJCE Underwriting Manager. This should be included in your procurement documents. The scope reflects physical appraisal of buildings valued at \$1 million or greater and those under \$1 million with contents values greater than \$1 million. All other properties require virtual trending for building value, contents, and equipment. For future years, the appraisal threshold drops down to \$500,000. The Fund office will coordinate with each member Insurance Commission and County to identify the locations to be appraised. Please note those member Insurance Commissions/Counties who have completed updated appraisals July 1, 2022 or later will also be eligible for reimbursement.

**Reimbursement of Services:** Executive Director recently met with the Fund Attorney and Treasurer to determine the most effective way to reimburse the Insurance Commissions and County members for the expenses incurred to complete the property appraisals. It was decided the member will be required to submit, upon completion of the service, a voucher and invoice to the Fund Office for reimbursement. Enclosed is a copy of the NJCE voucher. The Fund Attorney will prepare the necessary Resolution authorizing reimbursement at the June 22<sup>nd</sup> NJCE JIF meeting.

**Timeline/Due Date:** The Underwriting Manager's renewal timeline (mid-July through mid-September) for the 2024 excess insurance renewal is enclosed. We urge all members to complete this process by September 1, 2023, for the uploading the updated values into Origami. The timing of this is critical for the NJCE JIF underwriting manager to negotiate the renewal in time to introduce a 2024 budget at the NJCE's October meeting. Please address this in your next meeting agenda.

Cc: NJCE JIF Underwriting Manager  
NJCE Fund Attorney  
Risk Management Consultants

## EXHIBIT C – SCOPE OF SERVICES

Proposers providing a submission pursuant to the CCRFP for Property Appraisal Services to The New Jersey Counties Excess Joint Insurance Fund shall be required to provide the following services:

### Value Thresholds:

- For 2023:

Only physically appraise properties with building values over \$1m and those under \$1m with Content values over \$1m All others should receive virtual trending for building value, contents and equipment.

- For future years, threshold drops down to \$500k

Completion date for 2023: 9/1/23, for subsequent years September 1<sup>st</sup>.

- Conform with Uniform Standards of Professional Appraisal Practice (USPAP)
- Types of Property to be appraised:
  - Buildings, including building systems (fire suppression, HVAC, etc.) and other insurable site improvements
  - Contents, including Valuable Papers, EDP Equipment, and Fine Arts
  - Outdoor Property, including things like gazebos, light poles, benches, communication towers, bridges, dams, etc.
  - Equipment (not of the type that is self-propelled, like a backhoe)
- Valuation – Per USPAP standards, the Cost, Market and Income Approaches should all be considered
  - All other property: Replacement Cost
  - Equipment: Actual Cash Value (depreciated)
  - Vacant Property: Actual Cash Value
  - Historic Buildings on an official historic register: Special historic replacement/recreation value
- Address
  - Formal postal address, with county
  - Latitude and longitude
- COPE Data (Primary and Secondary)
  - Year built
  - Year of most recent structural renovations
  - Square footage
  - Stories
  - Story height
  - Construction (ISO terminology)
  - Occupancy (IBC terminology)

- Fire alarms
  - Sprinkler %
  - Year roof last fully replaced
  - ISO fire protection class
  - Duct smoke detection
  - Basement
  - Security alarm
  - Security cameras
  - Construction quality
  - Elevation
  - Exterior wall construction
  - Roof material
  - Roof shape
  - Roof covering
  - Roof strapped
  - Roof equipment hurricane bracing
  - Ground level equipment
  - Resistance windows
  - Commercial appurtenant structures
  - Roof condition
  - Ownership
  - Flood zones (FEMA terminology)
- Pictures
    - Overhead (satellite)
    - Street level
- Virtual Trending of values for non-physically appraised locations
    - Utilize Marshal and Swift standards and the RS Means Construction Cost Index
- Reporting
    - All previously stated information
    - Member name
    - Member Insurance Commission
    - Each location with a unique ID, with ability to incorporate client's own unique IDs
    - Location name
    - Report available in Excel and PDF
    - Online accessible platform







## New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

### 1. June

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. NJCE is working on an automated program for applications that will simplify the process. June launch date is **June 16<sup>th</sup>**.

NJCE to distribute a memo outlining the new property appraisal strategy by **June 9<sup>th</sup>** and authorize the NJCE to reimburse members for expenses incurred for the property Appraisals services by the Commission and County members on **June 22<sup>nd</sup>**.

### 2. Mid-August

NJCE, will provide a pre-renewal presentation for all NJCE members, which include current market conditions and any potential structural changes to current insurance program or its coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years.

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. August return deadline date is **August 18<sup>th</sup>**.

### 3. September

September 1<sup>st</sup> Deadline for Commissions and County members to submit their completed property appraisals.

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections.

### 4. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre budget projections.

### 5. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting.

### 6. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at December meeting.

### 7. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.

**RESOLUTION NO. 23-23**

**RESOLUTION AUTHORIZING THE USE OF COMPETITIVE CONTRACTING REQUEST FOR PROPOSALS, PURSUANT TO N.J.S.A. 40A:11-4.1(o) FOR THE PROCUREMENT OF PROPERTY APPRAISAL SERVICES FOR**

**THE OCEAN COUNTY INSURANCE FUND COMMISSION**

WHEREAS, pursuant to P.L. 1999, c.440, and as amended, the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., provides for the use of competitive contracting in lieu of public bidding for the procurement of specialized goods and services for certain purposes; and

WHEREAS N.J.S.A. 40A:11-4.3(a) requires that the governing body pass a resolution authorizing the initiation of the competitive contracting process; and

WHEREAS N.J.S.A. 40A:11-4.3(b) requires that the competitive contracting process be administered by a purchasing agent qualified pursuant to N.J.S.A. 40A:11-9, legal counsel of the contracting unit, or administrator of the contracting unit; and

WHEREAS there is a need to authorize the competitive contracting process for the procurement of a pool of vendors to provide property appraisal services to value real estate for insurance coverage policies for use by the members of the Ocean County Insurance Fund Commission (the “OCIFC”); and

WHEREAS procurement of these services through the competitive contracting process is authorized pursuant to N.J.S.A. 40A:11-4.1(o); now, therefore,

BE IT RESOLVED by the Commissioners for the Ocean County Insurance Fund Commission that the Chairman of the OCIFC or his designee, with the assistance of legal counsel, be and is hereby authorized to initiate competitive contracting as needed for the procurement of the services named herein.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on June 20, 2023.

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**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

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

**Ocean County Insurance Commission – SIR**  
**Certificate of Insurance Monthly Report**

From 5/1/2023 To 6/1/2023

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - Borough of South Toms River I - Ocean County Board of Health	19 Double Trouble Road South Toms River, NJ 08757	RE: South Toms River Farmers Market Borough of South Toms River and Borough of South Toms River Recreation Commission are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the South Toms River Farmers Market during the current policy period.	5/1/2023 #3990178	GL AU EX WC OTH
H - Georgian Court University I - Ocean County Board of Health	900 Lakewood Avenue Lakewood, NJ 08701	RE: Use of Facilities 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 use of facilities during the current calendar year.	5/1/2023 #3990183	GL AU EX WC OTH
H - Simon Property Group, Inc. I - County of Ocean	c/o Brown & Brown 7600 Market Street Boardman, OH 44512	RE: Additional Insured The Certificate Holder is Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Ocean County Connection within the Ocean County Mall.	5/10/2023 #4005429	GL AU EX WC OTH
H - Peterson Services Company Inc. I - County of Ocean	234 Route 70 Medford, NJ 08055	RE: 300/450-Ton Chiller with 125' of Water Hose and 75' of Electric Cable 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 ongoing and completed operations.	5/10/2023 #4005447	GL AU EX WC OTH
H - Peterson Services Company Inc. I - County of Ocean	234 Route 70 Medford, NJ 08055	RE: 300/450-Ton Chiller with 125' of Water Hose and 75' of Electric Cable 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 ongoing and completed operations. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	5/10/2023 #4005449	GL AU EX WC OTH

## Ocean County Insurance Commission – SIR

### Certificate of Insurance Monthly Report

From 5/1/2023 To 6/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Simon Property Group, Inc. I - County of Ocean	c/o Brown & Brown 7600 Market Street Boardman, OH 44512	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 Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the location of Ocean County Mall DBA County Connection 1041 at 1201 Hooper Avenue, Toms River, NJ 08753. OCEAN COUNTY BOARD OF CHOSEN FREEHOLDERS P.O. BOX 2191 DBA: COUNTY CONNECTION DEPT OF MNGT & BUDGET ADMINISTRATION BUILDING TOMS RIVER, NJ 08754 USA	5/17/2023 #4008224	GL AU EX WC OTH
H - OceanCares/OceanMHS/Bright I - Ocean County Board of Health	Harbor Healthcare	RE: 2023 OceanCares Mental Health and Wellness Fair Evidence of insurance	5/17/2023 #4008263	GL AU EX WC OTH
H - OceanCares/OceanMHS/Bright I - Ocean County Board of Health	Harbor Healthcare	RE: 2023 OceanCares Mental Health and Wellness Fair Evidence of insurance	5/17/2023 #4008264	GL AU EX WC OTH
H - Little Egg Harbor Senior Center I - Ocean County Board of Health	641 Radio Road Little Egg Harbor Township, NJ 08087	Evidence of insurance as respects use of facilities during the current calendar year for events, clinics, classes, etc.	5/26/2023 #4014275	GL AU EX WC OTH
<b>Total # of Holders: 9</b>				

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		March 31, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,138,300	3,414,899	19,671,432	23,086,330
2.	CLAIM EXPENSES				
	Paid Claims	353,842	1,098,825	4,022,438	5,121,263
	Case Reserves	602,700	1,467,663	7,335,773	8,803,436
	IBNR	1,633,845	1,613,262	9,141,032	10,754,294
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(61,930)	(92,455)	(600,854)	(693,309)
	<b>TOTAL CLAIMS</b>	<b>2,528,456</b>	<b>4,087,296</b>	<b>19,898,389</b>	<b>23,985,684</b>
3.	EXPENSES				
	Excess Premiums	293,017	879,051	4,554,446	5,433,497
	Administrative	47,617	145,258	702,542	847,800
	<b>TOTAL EXPENSES</b>	<b>340,634</b>	<b>1,024,309</b>	<b>5,256,988</b>	<b>6,281,297</b>
4.	UNDERWRITING PROFIT (1-2-3)	(1,730,790)	(1,696,706)	(5,483,945)	(7,180,651)
5.	INVESTMENT INCOME	39,443	98,251	156,175	254,426
6.	PROFIT (4 + 5)	(1,691,348)	(1,598,455)	(5,327,771)	(6,926,225)
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	(149,618)	959,262	809,644
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(1,691,348)</b>	<b>(1,748,073)</b>	<b>(4,368,508)</b>	<b>(6,116,581)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Legacy Account	4,996	16,013	39,397	55,410
	2021	(105,829)	(245,116)	(4,301,714)	(4,546,830)
	2022	(1,793,279)	(1,757,076)	(106,191)	(1,863,267)
	2023	202,764	238,106		238,106
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(1,691,348)</b>	<b>(1,748,073)</b>	<b>(4,368,508)</b>	<b>(6,116,581)</b>
<b>TOTAL CASH</b>					<b>16,800,449</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2021</b>					
	Paid Claims	172,047	494,050	2,845,593	3,339,643
	Case Reserves	(172,715)	(140,559)	4,273,270	4,132,711
	IBNR	103,760	(250,398)	4,248,708	3,998,310
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	8,100	8,100	(305,437)	(297,337)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>111,193</b>	<b>111,194</b>	<b>11,062,133</b>	<b>11,173,327</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	155,623	576,770	1,176,845	1,753,615
	Case Reserves	673,665	1,432,663	3,062,503	4,495,166
	IBNR	1,000,357	(179,788)	4,892,324	4,712,536
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(15,097)	(15,097)	(295,417)	(310,514)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>1,814,548</b>	<b>1,814,548</b>	<b>8,836,255</b>	<b>10,650,803</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	26,172	28,005		28,005
	Case Reserves	101,749	175,558		175,558
	IBNR	529,728	2,043,449		2,043,449
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(54,933)	(85,458)		(85,458)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>602,716</b>	<b>2,161,554</b>	<b>0</b>	<b>2,161,554</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>2,528,456</b>	<b>4,087,296</b>	<b>19,898,389</b>	<b>23,985,684</b>

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	April 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,990,902	11,963,610	248,899,924	260,863,533
2.	CLAIM EXPENSES				
	Paid Claims	35,109	1,068,648	12,514,366	13,583,014
	Case Reserves	850,866	978,075	12,686,874	13,664,950
	IBNR	687,187	1,602,444	11,414,958	13,017,402
	Discounted Claim Value	(200,034)	(263,803)	(2,262,516)	(2,526,320)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	<b>TOTAL CLAIMS</b>	<b>1,373,129</b>	<b>3,442,200</b>	<b>32,186,372</b>	<b>35,628,572</b>
3.	EXPENSES				
	Excess Premiums	2,379,133	9,357,178	177,502,257	186,859,436
	Administrative	191,364	738,155	18,460,731	19,198,886
	<b>TOTAL EXPENSES</b>	<b>2,570,497</b>	<b>10,095,333</b>	<b>195,962,988</b>	<b>206,058,321</b>
4.	UNDERWRITING PROFIT (1-2-3)	(952,723)	(1,573,924)	20,750,564	19,176,640
5.	INVESTMENT INCOME	28,778	172,683	1,379,212	1,551,895
6.	PROFIT (4+5)	(923,946)	(1,401,241)	22,129,775	20,728,534
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>(923,946)</b>	<b>(1,401,241)</b>	<b>15,422,224</b>	<b>14,020,983</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	111	824	62,481	63,305
	2011	411	1,707	572,420	574,128
	2012	679	3,710	686,619	690,329
	2013	1,116	4,190	1,090,793	1,094,983
	2014	1,527	9,614	2,077,841	2,087,455
	2015	(168,409)	(162,302)	1,679,406	1,517,104
	2016	2,167	28,768	1,710,308	1,739,076
	2017	2,298	6,649	2,614,589	2,621,237
	2018	2,697	(285)	2,321,638	2,321,354
	2019	2,966	(568,169)	2,164,699	1,596,530
	2020	3,204	(45,411)	(689,222)	(734,633)
	2021	4,453	33,904	(204,057)	(170,152)
	2022	2,213	(356,786)	1,334,709	977,923
	2023	(779,379)	(357,656)		(357,656)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(923,946)</b>	<b>(1,401,241)</b>	<b>15,422,224</b>	<b>14,020,983</b>
	<b>TOTAL CASH</b>				<b>26,196,814</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	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
<b>TOTAL FY 2010 CLAIMS</b>		<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	7,462	552,636	560,098
	Case Reserves	0	(7,462)	83,028	75,567
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	755	(7,983)	(7,228)
<b>TOTAL FY 2011 CLAIMS</b>		<b>0</b>	<b>755</b>	<b>630,681</b>	<b>631,436</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	496	3,411	1,589,807	1,593,218
	Case Reserves	(496)	(3,411)	58,613	55,201
	IBNR	0	0	3,122	3,122
	Discounted Claim Value	0	350	(6,056)	(5,705)
<b>TOTAL FY 2012 CLAIMS</b>		<b>0</b>	<b>350</b>	<b>1,645,486</b>	<b>1,645,836</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	19,136	43,968	995,819	1,039,788
	Case Reserves	(19,136)	(43,698)	549,219	505,521
	IBNR	0	(764)	29,551	28,787
	Discounted Claim Value	0	3,167	(60,165)	(56,997)
<b>TOTAL FY 2013 CLAIMS</b>		<b>0</b>	<b>2,673</b>	<b>1,514,426</b>	<b>1,517,099</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	1,518	3,070	659,816	662,886
	Case Reserves	(768)	(2,220)	138,364	136,144
	IBNR	(750)	(750)	21,077	20,327
	Discounted Claim Value	0	(122)	(15,330)	(15,452)
<b>TOTAL FY 2014 CLAIMS</b>		<b>0</b>	<b>(22)</b>	<b>803,927</b>	<b>803,905</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	903	91,387	1,822,647	1,914,034
	Case Reserves	169,096	74,795	734,986	809,781
	IBNR	0	(2,975)	94,138	91,163
	Discounted Claim Value	0	8,880	(67,627)	(58,748)
<b>TOTAL FY 2015 CLAIMS</b>		<b>169,999</b>	<b>172,087</b>	<b>2,584,143</b>	<b>2,756,230</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	1,535	2,240	1,030,094	1,032,334
	Case Reserves	(123,699)	(138,619)	1,339,694	1,201,074
	IBNR	122,165	122,159	42,209	164,368
	Discounted Claim Value	0	(1,479)	(94,522)	(96,001)
<b>TOTAL FY 2016 CLAIMS</b>		<b>0</b>	<b>(15,700)</b>	<b>2,317,474</b>	<b>2,301,775</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2017</b>					
	Paid Claims	0	109,377	1,181,145	1,290,522
	Case Reserves	1	(111,060)	854,966	743,907
	IBNR	(1)	(4,405)	114,476	110,071
	Discounted Claim Value	0	13,444	(78,364)	(64,919)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>7,356</b>	<b>2,072,224</b>	<b>2,079,581</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	6,775	47,725	987,489	1,035,215
	Case Reserves	(473)	(4,447)	950,586	946,138
	IBNR	(6,302)	(35,037)	552,963	517,926
	Discounted Claim Value	0	8,152	(120,565)	(112,413)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>16,393</b>	<b>2,370,473</b>	<b>2,386,866</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	(87,931)	79,421	684,365	763,786
	Case Reserves	198,222	159,573	1,205,018	1,364,591
	IBNR	(110,292)	(233,266)	1,263,761	1,030,495
	Discounted Claim Value	0	20,929	(198,523)	(177,594)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>26,657</b>	<b>2,954,620</b>	<b>2,981,277</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	22,491	21,813	881,863	903,676
	Case Reserves	(51,510)	110,199	3,856,203	3,966,403
	IBNR	29,018	(138,541)	2,706,198	2,567,657
	Discounted Claim Value	0	14,186	(494,451)	(480,265)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>64,494</b>	<b>4,782,503</b>	<b>4,846,997</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	65,790	405,747	1,705,091	2,110,838
	Case Reserves	(65,585)	(405,005)	2,095,279	1,690,274
	IBNR	(241)	(43,559)	2,146,905	2,103,347
	Discounted Claim Value	0	35,535	(453,414)	(417,880)
	Excess Recoveries	0	0	0	0
	<b>TOTAL FY 2021 CLAIMS</b>	<b>(36)</b>	<b>(7,281)</b>	<b>5,493,861</b>	<b>5,486,579</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	4,397	253,027	251,754	504,782
	Case Reserves	(66,394)	257,515	820,919	1,078,435
	IBNR	61,997	(180,803)	4,437,558	4,256,755
	Discounted Claim Value	0	54,204	(665,517)	(611,314)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(0)</b>	<b>383,943</b>	<b>4,844,714</b>	<b>5,228,658</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	0	0		0
	Case Reserves	811,606	1,091,914		1,091,914
	IBNR	591,593	2,120,385		2,120,385
	Discounted Claim Value	(200,034)	(421,805)		(421,805)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>1,203,165</b>	<b>2,790,494</b>	<b>0</b>	<b>2,790,494</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>1,373,129</b>	<b>3,442,200</b>	<b>32,186,372</b>	<b>35,628,572</b>

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 \$ 2,110,473 due from the reinsurer for COVID-19 WC claims.



## Ocean County Insurance Commission

### CLAIM ACTIVITY REPORT

March 31, 2023

<b>COVERAGE LINE - PROPERTY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
February-23	0	4	0	4
March-23	0	4	0	4
<b>NET CHGE</b>	0	0	0	0
Limited Reserves				<b>\$98,695</b>
Year	2021	2022	2023	TOTAL
February-23	\$0	\$394,778	\$0	\$394,778
March-23	\$0	\$394,778	\$0	\$394,778
<b>NET CHGE</b>	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$399,500	\$4	\$399,504
<b>COVERAGE LINE - GENERAL LIABILITY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
February-23	27	72	3	102
March-23	27	75	9	111
<b>NET CHGE</b>	0	3	6	9
Limited Reserves				<b>\$5,405</b>
Year	2021	2022	2023	TOTAL
February-23	\$129,528	\$442,756	\$2,910	\$575,194
March-23	\$113,788	\$470,349	\$15,787	\$599,924
<b>NET CHGE</b>	(\$15,740)	\$27,592	\$12,877	\$24,730
Ltd Incurred	\$166,282	\$558,175	\$558,175	\$1,282,632
<b>COVERAGE LINE - AUTO LIABILITY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
February-23	0	5	1	6
March-23	0	4	1	5
<b>NET CHGE</b>	0	-1	0	-1
Limited Reserves				<b>\$1,915</b>
Year	2021	2022	2023	TOTAL
February-23	\$0	\$7,186	\$2,500	\$9,686
March-23	\$0	\$7,086	\$2,487	\$9,573
<b>NET CHGE</b>	\$0	(\$100)	(\$13)	(\$113)
Ltd Incurred	\$39,427	\$24,290	\$24,290	\$88,007
<b>COVERAGE LINE - WORKERS COMP.</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
February-23	69	133	20	222
March-23	69	132	33	234
<b>NET CHGE</b>	0	-1	13	12
Limited Reserves				<b>\$34,152</b>
Year	2021	2022	2023	TOTAL
February-23	\$4,305,909	\$3,070,165	\$39,600	\$7,415,673
March-23	\$4,148,934	\$3,723,349	\$119,278	\$7,991,561
<b>NET CHGE</b>	(\$156,975)	\$653,184	\$79,678	\$575,887
Ltd Incurred	\$7,266,722	\$5,272,676	\$5,272,676	\$17,812,074
<b>TOTAL ALL LINES COMBINED</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
February-23	96	214	24	334
March-23	96	215	43	354
<b>NET CHGE</b>	0	1	19	20
Limited Reserves				<b>\$25,412</b>
Year	2021	2022	2023	TOTAL
February-23	\$4,435,437	\$3,914,885	\$45,010	\$8,395,331
March-23	\$4,262,722	\$4,595,561	\$137,552	\$8,995,836
<b>NET CHGE</b>	(\$172,715)	\$680,676	\$92,543	\$600,504
Ltd Incurred	\$7,472,431	\$6,254,641	\$5,855,145	\$19,582,217

Ocean County Insurance Commission  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**

AS OF March 31, 2023

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current		27		MONTH TARGETED	Last Month		26		MONTH TARGETED	Last Year		15		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23	Actual		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23	Actual		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	Actual	
PROPERTY	184,664	0	0	0.00%	184,664	100.00%	0	0	0.00%	184,664	100.00%	0	0	0.00%	178,075	96.43%
GEN LIABILITY	541,012	166,282	166,282	30.74%	447,413	82.70%	164,269	164,269	30.36%	441,751	81.65%	128,440	128,440	23.74%	357,434	66.07%
POL/EPL																
AUTO LIABILITY	74,552	39,427	39,427	52.89%	59,661	80.03%	39,427	39,427	52.89%	58,837	78.92%	35,332	35,332	47.39%	44,418	59.58%
WORKER'S COMP	5,014,620	7,472,834	7,266,722	144.91%	4,780,381	95.33%	7,476,873	7,476,873	149.10%	4,753,645	94.80%	5,594,169	5,594,169	111.56%	3,944,792	78.67%
TOTAL ALL LINES	5,814,848	7,678,543	7,472,431	128.51%	5,472,119	94.11%	7,680,569	7,680,569	132.09%	5,438,896	93.53%	5,757,942	5,757,942	99.02%	4,524,720	77.81%
NET PAYOUT %	\$3,339,720					57.43%										

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

2022	Budget	Current		15		MONTH TARGETED	Last Month		14		MONTH TARGETED	Last Year		3		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23	Actual		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23	Actual		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	Actual	
PROPERTY	260,954	399,500	399,500	153.09%	251,643	96.43%	399,500	399,500	153.09%	250,604	96.03%	130,000	130,000	49.82%	60,019	23.00%
GEN LIABILITY	603,867	558,175	558,175	92.43%	398,961	66.07%	517,785	517,785	85.74%	387,666	64.20%	21,700	21,700	3.59%	36,232	6.00%
POL/EPL	382,687															
AUTO LIABILITY	132,715	24,290	24,290	18.30%	79,072	59.58%	24,290	24,290	18.30%	75,600	56.96%	18,047	18,047	13.60%	7,963	6.00%
WORKER'S COMP	7,209,432	5,389,760	5,272,676	73.14%	5,671,359	78.67%	4,594,168	4,594,168	63.72%	5,398,706	74.88%	546,019	546,019	7.57%	216,283	3.00%
TOTAL ALL LINES	8,589,655	6,371,724	6,254,641	72.82%	6,401,036	74.52%	5,535,743	5,535,743	64.45%	6,112,575	71.16%	715,767	715,767	8.33%	320,497	3.73%
NET PAYOUT %	\$1,768,690					20.59%										

**FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

2023	Budget	Current		3		MONTH TARGETED	Last Month		2		MONTH TARGETED	Last Year		-9		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23	Actual		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23	Actual		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	Actual	
PROPERTY	259,000	0	0	0.00%	59,570	23.00%	0	0	0.00%	33,670	13.00%			N/A	N/A	N/A
GEN LIABILITY	619,000	16,765	16,765	2.71%	37,140	6.00%	3,722	3,722	0.60%	15,475	2.50%			N/A	N/A	N/A
POL/EPL	342,000															
AUTO LIABILITY	120,000	2,803	2,803	2.34%	7,200	6.00%	2,803	2,803	2.34%	3,000	2.50%			N/A	N/A	N/A
WORKER'S COMP	8,198,000	145,792	145,792	1.78%	245,940	3.00%	40,317	40,317	0.49%	163,960	2.00%			N/A	N/A	N/A
TOTAL ALL LINES	9,538,000	165,360	165,360	1.73%	349,850	3.67%	46,843	46,843	0.49%	216,105	2.27%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$26,514					0.28%										

**OCEAN COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

Resolution No. 24-23

JUNE 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>
001164			
001164	QUAL-LYNX	CLAIM ADJUSTING SERVICES 6/23	24,806.92
			<b>24,806.92</b>
001165			
001165	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/23	4.74
001165	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/23	14,626.00
			<b>14,630.74</b>
001166			
001166	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/23	1,774.41
			<b>1,774.41</b>
001167			
001167	JULIE N. TARRANT	TREASURER FEE 06/23	442.83
			<b>442.83</b>
001168			
001168	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 3/7/23-4/20/23 INV 247506	1,261.65
			<b>1,261.65</b>
001169			
001169	CONNER STRONG & BUCKELEW	RISK MANAGER FEE 6/23 INV 569270	3,400.00
			<b>3,400.00</b>
001170			
001170	THE PRESS OF ATLANTIC CITY	AD 5/20/23 JUNE MEETING DATE CHANGE	37.60
			<b>37.60</b>
001171			
001171	ASBURY PARK PRESS	ACCT #ASB-0000003503 - AD 5/23/23	52.60
			<b>52.60</b>
		<b>Total Payments FY 2023</b>	<b>46,406.75</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$46,406.75</b>

\_\_\_\_\_  
Chairperson

Attest:  
\_\_\_\_\_

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

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

Current Fund Year: 2023 Month Ending: March								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	TOTAL
OPEN 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
<b>RECEIPTS</b>								
Assessments	8,914.10	16,692.42	4,130.08	282,153.52	121,018.46	20,835.96	16,382.66	470,127.20
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,204.85	797.97	453.33	26,847.74	2,423.70	5,611.56	2,103.36	39,442.51
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,204.85	797.97	453.33	26,847.74	2,423.70	5,611.56	2,103.36	39,442.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>10,118.95</b>	<b>17,490.39</b>	<b>4,583.41</b>	<b>309,001.26</b>	<b>123,442.16</b>	<b>26,447.52</b>	<b>18,486.02</b>	<b>509,569.71</b>
<b>EXPENSES</b>								
Claims Transfers	0.00	31,127.05	112.75	322,601.80	0.00	0.00	0.00	353,841.60
Expenses	0.00	0.00	0.00	0.00	0.00	44,989.93	0.00	44,989.93
Other *	0.00	0.00	0.00	0.00	0.00	301,474.19	0.00	301,474.19
<b>TOTAL</b>	<b>0.00</b>	<b>31,127.05</b>	<b>112.75</b>	<b>322,601.80</b>	<b>0.00</b>	<b>346,464.12</b>	<b>0.00</b>	<b>700,305.72</b>
<b>END BALANCE</b>	<b>618,388.39</b>	<b>(123,297.69)</b>	<b>233,331.88</b>	<b>13,540,438.80</b>	<b>(1,053,432.18)</b>	<b>2,504,654.46</b>	<b>1,080,365.03</b>	<b>16,800,448.68</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	March			
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	\$ 16,991,184.71	\$ 13,741,100.19	\$ 721,491.75	\$ 2,528,592.77
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	\$ -
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	\$39,442.50	\$32,373.54	\$1,515.18	\$5,553.78
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	\$39,442.50	\$32,373.54	\$1,515.18	\$5,553.78
9 Deposits - Purchases	\$478,427.56	\$470,127.20	\$4,355.24	\$3,945.12
10 (Withdrawals - Sales)	-\$708,606.08	-\$44,989.93	-\$358,196.84	-\$305,419.31
Ending Cash & Investment Balance	\$16,800,448.69	\$14,198,611.00	\$369,165.33	\$2,232,672.36
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$177,659.49	\$3,690.63	\$109,599.52	\$64,369.34
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$16,978,108.18	\$14,202,301.63	\$478,764.85	\$2,297,041.70



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%
May	266	\$373,742.41	\$148,506.72	\$225,235.69	60%	\$36,424.06	96%
<b>Grand Total</b>	<b>899</b>	<b>\$1,840,993.60</b>	<b>\$870,199.93</b>	<b>\$970,793.67</b>	<b>53%</b>	<b>\$161,281.50</b>	<b>93%</b>

2022 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	60	\$121,219.97	\$45,234.53	\$75,985.44	63%	\$13,677.44	99%
February	81	\$123,620.24	\$59,151.12	\$64,469.12	52%	\$11,595.11	97%
March	156	\$442,972.86	\$186,299.00	\$256,673.86	58%	\$46,302.91	98%
April	216	\$413,924.92	\$158,007.17	\$255,917.75	62%	\$41,870.32	96%
May	212	\$608,503.10	\$219,025.70	\$389,477.40	64%	\$61,657.00	98%
June	172	\$196,771.75	\$94,938.38	\$101,833.37	52%	\$18,168.91	88%
July	244	\$349,012.94	\$179,998.87	\$169,014.07	48%	\$30,337.46	92%
August	154	\$119,642.02	\$55,854.53	\$63,787.49	53%	\$11,478.04	92%
September	219	\$318,599.69	\$162,581.00	\$156,018.69	49%	\$27,386.98	99%
October	158	\$154,726.17	\$86,273.02	\$68,453.15	44%	\$11,768.80	96%
November	227	\$213,313.14	\$124,424.79	\$88,888.35	42%	\$15,238.32	96%
December	226	\$296,549.29	\$113,337.22	\$183,212.07	62%	\$29,646.49	96%
<b>Grand Total</b>	<b>2125</b>	<b>\$3,358,856.09</b>	<b>\$1,485,125.33</b>	<b>\$1,873,730.76</b>	<b>56%</b>	<b>\$319,127.78</b>	<b>96%</b>



OCEAN COUNTY – LEGACY

2023 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	45	\$46,000.42	\$22,311.11	\$23,689.31	51%	\$3,683.52	100%
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%
May	86	\$111,212.61	\$39,484.51	\$71,728.10	64%	\$8,515.88	92%
<b>Grand Total</b>	<b>369</b>	<b>\$1,914,504.24</b>	<b>\$501,176.99</b>	<b>\$1,413,327.25</b>	<b>74%</b>	<b>\$188,028.38</b>	<b>24%</b>

2022 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	103	\$95,721.16	\$45,592.80	\$50,128.36	52%	\$7,734.74	89%
February	125	\$344,030.84	\$162,827.26	\$181,203.58	53%	\$29,987.68	54%
March	92	\$159,696.20	\$56,087.48	\$103,608.72	65%	\$8,955.02	97%
April	146	\$175,796.37	\$57,781.22	\$118,015.15	67%	\$16,542.74	79%
May	81	\$93,592.59	\$40,076.48	\$53,516.11	57%	\$8,217.07	90%
June	49	\$86,551.33	\$33,489.37	\$53,061.96	61%	\$9,212.24	87%
July	81	\$125,700.83	\$43,735.51	\$81,965.32	65%	\$13,920.10	92%
August	37	\$26,133.00	\$13,153.39	\$12,979.61	50%	\$1,872.84	93%
September	55	\$112,207.85	\$36,432.57	\$75,775.28	68%	\$11,974.90	95%
October	60	\$550,436.78	\$176,232.32	\$374,204.46	68%	\$52,248.80	99%
November	37	\$74,333.02	\$38,656.89	\$35,676.13	48%	\$6,194.43	83%
December	106	\$93,258.74	\$40,441.65	\$52,817.09	57%	\$8,527.18	96%
<b>Grand Total</b>	<b>972</b>	<b>\$1,937,458.71</b>	<b>\$744,506.94</b>	<b>\$1,192,951.77</b>	<b>62%</b>	<b>\$175,387.74</b>	<b>86%</b>



**Top 10 Providers**

**1/1/2023 – 5/31/2023**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

	<b>BILL COUNT</b>	<b>APPROVED</b>
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	77	\$314,658.78
TOMS RIVER SURGERY CENTER	6	\$84,117.10
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	13	\$60,986.34
JERSEY SHORE UNIVERSITY MEDICAL CENTER	6	\$59,124.95
NORTHERN MONMOUTH REGIONAL SURG CTR	17	\$51,265.00
ORTHONJ, LLC	101	\$34,660.66
COMMUNITY MEDICAL CENTER INC	18	\$26,463.49
SANJAY SIKAND MD PC	46	\$25,005.00
OCEAN MEDICAL CENTER	11	\$21,992.46
SOUTHERN OCEAN MEDICAL CENTER	8	\$21,156.69
<b>Grand Total</b>	<b>303</b>	<b>\$699,430.47</b>

**COUNTY OF OCEAN LEGACY**

	<b>BILL COUNT</b>	<b>APPROVED</b>
THE PLASTIC SURGERY CENTER PA	2	\$300,000.00
NORTHERN MONMOUTH REGIONAL SURG CTR	7	\$20,077.90
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	54	\$17,716.37
SEASHORE SURGICAL INSTITUTE	1	\$14,600.00
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	1	\$12,728.00
TOMS RIVER SURGERY CENTER	5	\$12,625.00
UNIVERSITY PHYSICIAN ASSOCIATES OF NJ, INC	5	\$11,915.00
JERSEY SHORE UNIVERSITY MEDICAL CENTER	2	\$11,203.05
ORTHONJ, LLC	39	\$9,464.40
JERSEY SHORE ANETHESIOLOGY ASSOC.PA	3	\$7,776.50
<b>Grand Total</b>	<b>119</b>	<b>\$418,106.22</b>





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	2	13	1	16
June				
July				
August				
September				
October				
November				
December				
<b>Grand Total</b>	<b>12</b>	<b>66</b>	<b>4</b>	<b>82</b>

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
<b>Grand Total</b>	<b>155</b>	<b>217</b>	<b>34</b>	<b>406</b>

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	0	0	0	0
June				
July				
August				
September				
October				
December				
<b>Grand Total</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>7</b>

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
<b>Grand Total</b>	<b>103</b>	<b>62</b>	<b>24</b>	<b>189</b>

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** June 9, 2023  
**DATE OF MEETING:** June 20, 2023

### OCIFC SERVICE TEAM

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

May – June 2023

### RISK CONTROL ACTIVITIES

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

- **May 11:** Attended the OCIFC Claims Committee meeting.
- **May 18:** Attended the OCIFC meeting.
- **June 8:** Attended the OCIFC Claims Committee meeting.

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

- **June 15:** Plan to attend the OCIFC Safety Committee meeting.
- **June 20:** 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 Message: Transitional Duty Resources – May 16.
- NJCE JIF - JAM SD Bulletin: Mark Out Best Practices – May 22.

- NJCE JIF - Live Safety Training – July 2023 Registration is Now Open! – May 22.
- NJCE JIF - JAM SD Bulletin: Batting Cages Best Practices – May 23.
- NJCE JIF - JAM SD Bulletin: Spray Park Best Practices – June 6.
- NJCE JIF - JAM SD Bulletin: Driving Best Practices – June 7.
- NJCE JIF - JAM SD Message: Poor Air Quality – June 8.

### **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 June thru August 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](#).



### New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1<sup>st</sup> and the designated LMS Training Administrators should have received an activation email for the new NJCE LMS System from ('Bistrainer'; [mailer@Bistrainer.com](mailto:mailer@Bistrainer.com)) the week of May 1<sup>st</sup>.

J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com).

# 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>

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

DATE	TRAINING TOPIC	TIME
6/20/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
6/20/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry</a>	8:30 - 11:30 am
6/21/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring</a>	8:30 - 12:30 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)</a>	8:30 - 12:30 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety</a>	8:30 - 12:30 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)</a>	8:30 - 11:30 am
6/22/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
6/23/23	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
6/23/23	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/23/23	<a href="#">Personal Protective Equipment</a>	10:30 - 12:30 pm
6/26/23	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
6/26/23	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
6/26/23	<a href="#">CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Burlington)</a>	9:00 - 10:30 am
6/26/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 3:00 pm
6/28/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	11:00 - 12:30 pm
6/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/29/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/29/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/29/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/30/23	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
6/30/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
7/6/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
7/6/23	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
7/6/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
7/7/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am

7/7/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
7/7/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
7/10/23	<a href="#">Fire Safety</a>	7:30 - 8:30 am
7/10/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
7/10/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
7/11/23	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
7/11/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
7/12/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
7/12/23	<a href="#">Shop and Tool Safety</a>	1:00 - 2:00 pm
7/13/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
7/13/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
7/14/23	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
7/14/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
7/17/23	<a href="#">Personal Protective Equipment</a>	7:30 - 9:30 am
7/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
7/18/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
7/19/23	<a href="#">Safety Committee Best Practices</a>	8:30 - 10:00 am
7/19/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
7/20/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
7/20/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
7/21/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
7/21/23	<a href="#">Introduction to Management Skills</a>	9:00 - 11:00 am
7/24/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
7/24/23	<a href="#">Fire Safety</a>	10:00 - 11:00 am
7/24/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
7/25/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
7/25/23	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
7/25/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
7/26/23	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
7/26/23	<a href="#">Dealing with Difficult People</a>	11:00 - 12:30 pm
7/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
7/27/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
7/28/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
7/28/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
7/31/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
7/31/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
8/1/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
8/1/23	<a href="#">Hearing Conservation</a>	9:30 - 10:30 am
8/1/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
8/2/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
8/2/23	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
8/3/23	<a href="#">Asbestos Awareness</a>	7:30 - 9:30 am
8/3/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
8/4/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
8/4/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm

8/7/23	<a href="#">Disaster Management</a>	9:00 - 10:30 am
8/8/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
8/8/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
8/9/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	7:30 - 9:30 am
8/9/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
8/9/23	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
8/10/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	10:00 - 12:00pm
8/10/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
8/11/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
8/11/23	<a href="#">Hearing Conservation</a>	11:00 -12:00 pm
8/14/23	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
8/14/23	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
8/15/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
8/15/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
8/16/23	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
8/16/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
8/17/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
8/17/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
8/18/23	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
8/18/23	<a href="#">Introduction to Communication Skills</a>	9:00 - 11:00 am
8/18/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
8/21/23	<a href="#">Sanitation and Recycling Safety</a>	8:30 - 10:30 am
8/21/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
8/22/23	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
8/22/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 3:00 pm
8/23/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
8/23/23	<a href="#">Special Event Management</a>	1:00 - 3:00 pm
8/24/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
8/24/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
8/25/23	<a href="#">Mower Safety</a>	7:30 - 8:30 am
8/25/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	9:00 - 10:30 am
8/28/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
8/28/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
8/29/23	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
8/29/23	<a href="#">Driving Safety Awareness</a>	10:00 - 11:30 am
8/30/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
8/30/23	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
8/31/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
8/31/23	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am



### **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. 25-23**

**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: June 20, 2023**

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**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

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

# **Appendix I**

*Minutes*

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – May 18, 2023  
10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Colleen Golin, Esq, Ocean County Board of Social Services  
Alyssa Fiore, Ocean County Board of Health  
Antoinette DePaola, Ocean County  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 20, 2023**

**MOTION TO APPROVE THE OPEN MINUTES OF APRIL 20, 2023**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince reported the Safety and Accident Review Committee last met on March 21, 2023, at 1:30 via zoom. Mr. Prince advised a variety of safety topics were discussed. Mr. Prince reported the next Safety and Accident Review Committee meeting was scheduled for June 13, 2023, at 1:30 PM via zoom. Mr. Prince said a variety of topics including training, our website, claim reduction strategies and the most commonly cited PEOSH citations would be discussed. Mr. Prince noted the agenda and minutes would be distributed electronically prior to the meeting. Mr. Prince concluded his report unless there were any questions. Chair Greitz asked if the Safety and Accident Review Committee meeting could be changed to a different day. Mr. Prince said he would reach out to Ms. DePaola and find a new date which was convenient.

**CLAIMS COMMITTEE:** Ms. Davis reported the Claims Committee met on May 11, 2023, and reviewed the PARS. Ms. Davis asked if anyone had any questions on the PARS and requested a motion to accept the Claims Committee’s recommendation to approve the PARS as presented during the Claims Committee Meeting on May 11, 2023.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF MAY 11, 2023**

Moved:	Commissioner Fiore
Second:	Commissioner Gunther
Roll Call Vote:	3 Ayes with an abstention from Chair Greitz on claim# 2023285780, 0 Nays

**EXECUTIVE DIRECTOR REPORT:** Executive Director thanked the Chair and said he one action item in his report.

**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 April. Executive Director said there were (3) three 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: Commissioner Fiure  
Vote: 3 Ayes 0 Nayes

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE meet in person on April 27, 2023 at the Forsgate Country Club and a luncheon followed to commemorate the 10<sup>th</sup> anniversary of the Fund’s inception. Executive Director said Ocean County was very well represented and thanked everyone for coming. Executive Director noted Mr. Buckelew attended and did a presentation. Executive Director advised awards were made for the Actuary, Auditor, Cyber Security and Payroll Auditor. Executive Director reported a QPA was also appointed and would assist with the property appraisal procurement. Executive Director advised during closed session it was reported we were very close to settling the 2020 Covid claim with Safety National. Executive Director reported the 2023 MEL, MRHIF & NJCE Educational Seminar was held on two days and was very well attended. Executive Director said a tentative date of October 5 was set for the 2023 Best Practices Seminar. Executive Director noted if anyone was interested in volunteering to be part of the committee they should reach out to Ms. Dodd. Executive Director said he attended the NJAC conference, and it was nice to see all of the clients that attended.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director reported as of February 28, 2023 there was a deficit of \$4,425,233. Executive Director said there was a cash balance of \$16,991,185. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$809,644 of the surplus was the OCIFC’s share of the NJCE equity.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track for the NJCE was included in the agenda. As of February 28, 2023, the NJCE had a surplus of \$14,399,035. Executive Director noted the total cash amount was \$15m,278,217. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551.

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 May Bills List in the amount of \$46,287.906, Resolution 22-23.

## MOTION TO APPROVE RESOLUTION 22-23 MAY BILLS LIST

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

Ms. Tarrant noted the Treasurer Reports were included in the agenda. Ms. Tarrant advised the reports were for February and the bank balances were \$17,235,377.96. Ms. Tarrant said the concern right now was the legacy claims because we were dwindling down quite fast. Ms. Tarrant reported last year we started with approximately \$8.8 million, and we are now down to \$2.6 million, so at some point we're going to have to decide how much funding we need to put into the legacy account. Ms. Tarrant also reported all participants have paid the second installment assessment bill.

**CLAIMS ADMINISTRATOR:** Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised there were 633 bills, year to date, totaling \$1,467,251.19. Ms. Beatty advised there was a savings of 51%, \$745,557.93. Ms. Beatty then referred to the Legacy 2023 Cumulative Savings Summary and advised there were 283 bills for \$1,803,291.63. Ms. Beatty reported there was an overall savings of \$1,341,599.15 or 74%. Ms. Beatty said this goes back to last month where I reported we negotiated bills for a surgery that seemed to have turned out very well. Ms. Beatty then referred to the top 10 providers for the Commission and the Legacy Account. Lastly, Ms. Beatty reviewed the Workers' Compensation Claims Report by Claim type and noted as requested last month there was a comparison to the 2022 year. Ms. Beatty asked if there were any questions and concluded her report.

**NJCE SAFETY DIRECTOR:** Mr. Prince referred to a copy of the Safety Director's Report which was included in the agenda and advised all risk control activities for April and May were listed. Mr. Prince reported all our training opportunities for May and June were included in the agenda and yesterday we just added the July training opportunities to the NJCE website. Mr. Prince said he encouraged all our members to review the website to review the opportunities that were available and register for the appropriate training. Mr. Prince reported the new Learning Management Systems went live on May 1. If anyone had any named administrators, they would like to add they should reach out to his office. Mr. Prince noted there were training opportunities available there, you can schedule training and print training reports and his team was excited about the capabilities the new system provides to the members. Mr. Prince asked if anyone had any questions and concluded his report.

Chair Greitz noted the County received information from their extension services at Rutgers about ticks and said Ms. DePaola sent it out to all employees and departments yesterday. In response to Executive Director's inquiry, Mr. Prince said they frequently provide Safety Director Bulletins that were sent out frequently and available on the Learning Management System and website. Mr. Prince noted it's a common problem this time of year with tick bites and tick insects. Mr. Prince advised he would send out the Safety Director Bulletins again.

**RISK MANAGERS REPORT:** Ms. Sander advised the April 1 ancillary lines renewals for the County were rolled into the NJCE Program. Ms. Sander said she was working with Ms. DePaolo on some items. Ms. Sander reported she would follow up with anyone who wanted to attend or had any ideas for the Best Practice Seminar. 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: None**

**May 18, 2023 Ocean County Insurance Fund Commission OPEN Minutes**

**NEW BUSINESS:** Executive Director advised he would be in London with the Underwriting Manager the day of the next scheduled meeting. Executive Director suggested rescheduling the meeting to Tuesday, June 20, 2023 at 10:00 AM.

**MOTION TO RESCHEDULE THE JUNE MEETING TO TUESDAY, JUNE 20, 2023 AT 10:00 AM**

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

In response to Ms. Acosta's inquiry, Ms. Dodd advised the Claims Committee meeting date would not change.

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Chair Greitz
Second:	Commissioner Fiure
Vote:	3 Ayes, 0 Nays

Seeing no members of the public wishing to speak, Chair Greitz moved a motion to close the public comment portion of the meeting.

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Chair Greitz
Second:	Commissioner Fiure
Vote:	3 Ayes, 0 Nays

There was no need for a closed session. Chair Greitz said the next meeting was scheduled for June 20, 2023 at 10:00 AM asked for a motion to adjourn.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:20 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary