

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, JULY 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: July 20, 2023
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: June 20, 2023 Open Minutes.....Appendix I
July 11, 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 7-13-23 (*Roll call Vote*)**

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

- TREASURER – Julie Tarrant**
 - Resolution 25-23 July Bills List – *Motion (Roll Call Vote)*.....Page 14
 - Treasurer Monthly ReportsPages 15-16

- CLAIMS ADMINISTRATOR– QUAL LYNXPages 17-20**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 21-26

- 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 26-23 Closed Session (if needed).....Page 27

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

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: August 17, 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: July 20, 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 (Pages 3-4)** – Included in the agenda on pages 3-4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. There were (12) twelve certificates of insurance issued during the month of June.
 - Motion to approve the certificate of insurance report**
- New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 5-7)** - The NJCE met on Thursday, June 22, 2023 and a written summary is included in the agenda on pages 5-7. The NJCE is scheduled to meet again on Wednesday, September 27, 2023 at 9:30 AM via zoom.
- OCIFC Financial Fast Track (Page 8)** – Included in the agenda on page 8 is a copy of the Financial Fast Track for the month of April valued as of April 30, 2023.
- NJCE Property & Casualty Financial Fast Track (Pages 9-11)** - Included in the agenda on pages 9-11 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2023** the Fund has a surplus of **\$13,704,071**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, **\$6,707,551**. The cash amount is **\$28,298,804**.
- Claims Tracking Reports (Pages 12-13)** – The claims tracking reports are on pages 12-13 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of April 30, 2023 with the Commission.
- Property Appraisal Services** – Resolution 23-23, Utilization of Ocean County Property Appraisal Services was approved on July 11, 2023. The Commission will use the services of Integra Realty Resources and Henry J. Mancini under their current contract dated January 4, 2023 with the County of Ocean to provide the required appraisals. The NJCE will reimburse the Commission for the cost of the services.
- CS&B New Technology for File Sharing** – The NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they are changing the file sharing platform provider. This transition will enhance the efficiency and enable better service. The files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive. Authorized users of the Egnyte platform will receive an e-mail with information on the new file sharing. If you have any questions, please contact the Fund Office.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 6/1/2023 To 7/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Four Seasons Tree Service LLC I - County of Ocean	DBA Atlantic Site Construction 575 Prospect Street Suite 223 Lakewood, NJ 08701	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.	6/1/2023 #4020429	GL AU EX WC OTH
H - Borough of Ship Bottom I - County of Ocean	1621 Long Beach Blvd. Ship Bottom, NJ 08008	RE: Traveling Tennis and Pickleball class Evidence of Insurance as respects to Ocean County Parks Dept Traveling Tennis and Pickleball class.	6/15/2023 #4043384	GL AU EX WC OTH
H - Borough of Beach Haven I - County of Ocean	300 Engleside Avenue Beach Haven, NJ 08008	RE: Traveling Tennis and Pickleball class Evidence of Insurance as respects to Ocean County Parks Dept Traveling Tennis and Pickleball class.	6/15/2023 #4043385	GL AU EX WC OTH
H - Berkeley Township Recreation I - County of Ocean	Center 630 Atlantic City Blvd (Rt 9) Bayville, NJ 08721	RE: Traveling Tennis and Pickleball class Evidence of Insurance as respects to Ocean County Parks Dept Traveling Tennis and Pickleball class.	6/15/2023 #4043386	GL AU EX WC OTH
H - Borough of Lavallette I - County of Ocean	1306 Grand Central Avenue Lavallette, NJ 08735	RE: Traveling Tennis and Pickleball class Evidence of Insurance as respects to Ocean County Parks Dept Traveling Tennis and Pickleball class.	6/15/2023 #4043387	GL AU EX WC OTH
H - Jackson Township I - Ocean County Board of Health	95 West Veterans Highway Jackson, NJ 08527	Evidence of insurance as respects to Jackson Day.	6/20/2023 #4045965	GL AU EX WC OTH
H - State of New Jersey Department I - Ocean County Board of Health	of Environmental Protection CN402 Trenton, NJ 08625	Evidence of insurance as respects CEHA grant to the Health Department	6/22/2023 #4050806	GL AU EX WC OTH
H - State of New Jersey Department I - Ocean County Board of Health	of Environmental Protection CN402 Trenton, NJ 08625	RE: FY 2023 CEHA Grant 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 FY 2023 CEHA Grant- grant identifier number (CEHA2023-00017)	6/23/2023 #4054581	GL AU EX WC OTH

Ocean County Insurance Commission – SIR
Certificate of Insurance Monthly Report

From 6/1/2023 To 7/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ DEP I - County of Ocean	Barnegat Lighthouse State Park Barnegat Light, NJ 08006	Evidence of insurance for use of premises	6/23/2023 #4056673	GL AU EX WC OTH
H - State of NJ DEP I - County of Ocean	Barnegat Lighthouse State Park Barnegat Light, NJ 08006	Evidence of insurance for the Ocean County Parks Departments use of premises for sponsored events during the current calendar year.	6/23/2023 #4056674	GL AU EX WC OTH
H - Borough of Point Pleasant Beach I - County of Ocean	416 New Jersey Ave Point Pleasant Beach, NJ 08742	RE: Music Performance at Bandshell The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the musical performance at Bandshell hosted by the Ocean County Library, Pt Pleasant Beach.	6/29/2023 #4063703	GL AU EX WC OTH
H - State of New Jersey I - County of Ocean	Dept of Children & Families PO BOX 717 Trenton, NJ 08625	RE: Human Services Advisory Council Program Contract #C00077 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Human Services Advisory Council Program Contract #C00077.	6/29/2023 #4063705	GL AU EX WC OTH
Total # of Holders: 12				



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 22, 2023
Memo to: Commissioners
Ocean County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF June Report

Executive Director Report: The following items were discussed:

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

Financial Fast Track: Financial Fast Track: Submitted for information was the Financial Fast Track as of March 31, 2023 and as of April 30, 2023. Executive Director reported the statutory surplus as of April 30th is \$14 million.

December 31, 2022 Audit: Fund Auditor submitted the draft financial audit and provided a summary review of the Financial Statements. Fund Auditor reported the financial audit and report on internal control are both unmodified opinions and did not expect any changes to the final financial audit to be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state’s regulatory agencies.

Finance Sub Committee: Executive Director reported 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. Executive Director reported the Finance Sub Committee met on May 25, 2023, and with guidance from the Fund Attorney agreed that property appraisal services would be best if procured by the individual member Insurance Commissions and Counties.

Executive Director said the NJCE provided the scope/parameters of work for the procurement; a copy of the memo outlining the process was distributed to Fund Commissioners and Risk Managers. If members have done a recent appraisal or doing ongoing appraisals it will not be necessary for them to do an additional appraisal. Executive Director highlighted that updated appraisals are a requirement of NJCE JIF property insurers.

Executive Director reported the Sub Committee recommended a reimbursement program to member

entities for the cost of property appraisal services reimbursement program for expenses our members incur for this procurement. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution ratifying and authorizing a reimbursement program.

The Sub Committee also discussed the Workers' Compensation Claims Administrator contract, which is set to expire 9/30/2023. The Fund office will work with the Fund Attorney and QPA to procure these services.

September Fund Meeting: The Board of Fund Commissioners agreed to move the September 28th 9:30AM meeting to September 27th at 9:30AM via Zoom.

NJCE Committees:

Coverage Committee: Executive Director reported the committee met on May 25th to review the final draft general liability policy and other coverage policies that were in draft status. Underwriting Manager said feedback on the draft policies from committee members was addressed and submitted to the Technical Writer.

Cyber Task Force: Underwriting Manager reported the task force met on June 8th to introduce The Chertoff Group, the consulting firm appointed to assist the Fund in constructing a cyber security framework. Underwriting Manager said The Chertoff Group will draft a *Technology Stack Questionnaire*, which will be distributed to members to understand their current technology systems and vulnerabilities. In addition, Executive Director reported the committee agreed that the Fund should explore membership with the Cyber JIF as part of the Fund's 2024 marketing effort for cyber liability coverage.

Safety Committee: Safety Director reported this committee met on June 12th and provided a summary report of items discussed. The Safety Committee is scheduled to meet next on September 11, 2023 at 10:00AM.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported to date that approximately \$3.3 million has been paid with a total estimated event value of \$6 million. Ms. Majeed reported there are 3 open claims with reserves of \$2.7 million and anticipates these remaining claims to be settled by year-end. The NJCE deductible is \$2 million, which will be shared among the three county members with Hurricane Ida claims on a pro-rata basis.

Safety National: Executive Director reported that at the April meeting the Board of Commissioners authorized Fred Semrau, Esq. to assist with the settlement agreement with Safety National on 2020 COVID Claims. Executive Director reported PERMA Claims is working with Safety National on finalizing the documentation for certain claims included in the settlement as a prerequisite to executing the agreement.

Learning Management System (LMS): Safety Director reported the new LMS, hosted by BIS Safety Software, launched May 1st and the designated LMS training administrators should have received an activation email for the new NJCE LMS system. J.A. Montgomery uploaded an LMS FAQ's and a webinar recording of the new LMS Training on <https://njce.org/safety/>. If members have any questions or need further assistance, please contact Natalie Dougherty at ndougherty@jamontgomery.com.

Certifical: Certifical is an online platform that uses real-time data to streamline certificate issuance requests. Underwriting Manager reported the platform is being tested and used internally first and expects it to be launched for member use. Underwriting Manager said there will no interruption to the current certificate request process for members while Certifical is being set up.

NJCE JIF Renewal Timeline: Deputy Executive Director reported the Fund Professionals met to review and finalize the 2024 renewal timeline, which assumes an earlier start date this year. The 2024 renewal process begins in June and continues through mid-September and allow members to confirm underwriting data in time to introduce a budget at the November meeting. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami and all members have or will do a revised property appraisal procurement.

2023 Best Practices Seminar: Deputy Executive Director reported a planning committee met on June 20th to discuss a variety of topics to be presented. The seminar is scheduled for October 5, 2023 from 1-4pm via Zoom. Please save the date and time and look for an official invite to be distributed.

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 were sent to each respective County on June 20th.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2023 May 3-5 conference in Atlantic City at Caesar's. Underwriting Manager also presented an educational session on the *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches*.

Underwriting Manager Report

Underwriting Manager reported discussions on the 2024 pre-renewal discussions have already started and he expects to hold a pre-renewal meeting/webinar in August for Fund Commissioners and Risk Managers.

Risk Control Report

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

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Wednesday September 27, 2023 at 9:30AM via Zoom.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,218,359	4,633,257	19,671,432	24,304,689
2.	CLAIM EXPENSES				
	Paid Claims	255,900	1,354,725	4,022,438	5,377,163
	Case Reserves	(369,406)	1,098,257	7,335,773	8,434,030
	IBNR	862,177	2,475,439	9,141,032	11,616,471
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	2,992	(89,463)	(600,854)	(690,317)
	TOTAL CLAIMS	751,663	4,838,958	19,898,389	24,737,347
3.	EXPENSES				
	Excess Premiums	373,076	1,252,127	4,554,446	5,806,573
	Administrative	50,961	196,219	702,542	898,761
	TOTAL EXPENSES	424,037	1,448,346	5,256,988	6,705,334
4.	UNDERWRITING PROFIT (1-2-3)	42,659	(1,654,047)	(5,483,945)	(7,137,992)
5.	INVESTMENT INCOME	37,724	135,976	156,175	292,150
6.	PROFIT (4 + 5)	80,383	(1,518,072)	(5,327,771)	(6,845,842)
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)	988,438	838,820
11.	SURPLUS (6 + 7 + 8 - 9)	80,383	(1,667,690)	(4,339,332)	(6,007,022)
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	4,255	20,268	39,397	59,665
	2022	18,998	(1,738,078)	(56,406)	(1,794,484)
	2023	52,273	290,379		290,379
	TOTAL SURPLUS (DEFICITS)	80,383	(1,667,690)	(4,339,332)	(6,007,022)
TOTAL CASH					14,619,050
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	84,425	578,475	2,845,593	3,424,068
	Case Reserves	(53,874)	(194,433)	4,273,270	4,078,837
	IBNR	(30,551)	(280,949)	4,248,708	3,967,759
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	8,100	(305,437)	(297,337)
	TOTAL FY 2021 CLAIMS	0	111,194	11,062,133	11,173,327
FUND YEAR 2022					
	Paid Claims	137,416	714,186	1,176,845	1,891,031
	Case Reserves	(362,565)	1,070,099	3,062,503	4,132,602
	IBNR	225,148	45,360	4,892,324	4,937,684
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(15,097)	(295,417)	(310,514)
	TOTAL FY 2022 CLAIMS	(0)	1,814,548	8,836,255	10,650,803
FUND YEAR 2023					
	Paid Claims	34,059	62,064		62,064
	Case Reserves	47,032	222,591		222,591
	IBNR	667,580	2,711,028		2,711,028
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	2,992	(82,466)		(82,466)
	TOTAL FY 2023 CLAIMS	751,663	2,913,217	0	2,913,217
COMBINED TOTAL CLAIMS		751,663	4,838,958	19,898,389	24,737,347

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	May 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,097,705	15,061,315	248,899,924	263,961,238
2.	CLAIM EXPENSES				
	Paid Claims	267,517	1,336,166	12,514,366	13,850,532
	Case Reserves	635,306	1,613,382	12,686,874	14,300,256
	IBNR	31,877	1,634,320	11,414,958	13,049,279
	Discounted Claim Value	(23,779)	(287,582)	(2,262,516)	(2,550,099)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL CLAIMS	910,921	4,353,122	32,186,372	36,539,494
3.	EXPENSES				
	Excess Premiums	2,342,182	11,699,361	177,502,257	189,201,618
	Administrative	188,692	926,847	18,460,731	19,387,578
	TOTAL EXPENSES	2,530,874	12,626,208	195,962,988	208,589,196
4.	UNDERWRITING PROFIT (1-2-3)	(344,091)	(1,918,015)	20,750,564	18,832,549
5.	INVESTMENT INCOME	27,179	199,862	1,379,212	1,579,074
6.	PROFIT (4+5)	(316,912)	(1,718,153)	22,129,775	20,411,622
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(316,912)	(1,718,153)	15,422,224	13,704,071
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	99	923	62,481	63,404
	2011	365	2,072	572,420	574,493
	2012	(249,395)	(245,685)	686,619	440,934
	2013	937	5,126	1,090,793	1,095,920
	2014	1,358	10,971	2,077,841	2,088,813
	2015	1,495	(160,806)	1,679,406	1,518,599
	2016	1,926	30,694	1,710,308	1,741,002
	2017	2,044	8,693	2,614,589	2,623,281
	2018	2,398	2,113	2,321,638	2,323,751
	2019	2,697	(565,472)	2,164,699	1,599,227
	2020	2,836	(42,575)	(689,222)	(731,797)
	2021	3,889	37,793	(204,057)	(166,263)
	2022	4,377	(352,409)	1,334,709	982,300
	2023	(91,937)	(449,593)		(449,593)
	TOTAL SURPLUS (DEFICITS)	(316,912)	(1,718,153)	15,422,224	13,704,070
	TOTAL CASH				28,298,804

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 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	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)
	TOTAL FY 2011 CLAIMS	0	755	630,681	631,436
FUND YEAR 2012					
	Paid Claims	171	3,582	1,589,807	1,593,389
	Case Reserves	249,829	246,418	58,613	305,031
	IBNR	0	0	3,122	3,122
	Discounted Claim Value	0	350	(6,056)	(5,705)
	TOTAL FY 2012 CLAIMS	250,000	250,350	1,645,486	1,895,836
FUND YEAR 2013					
	Paid Claims	14,216	58,184	995,819	1,054,004
	Case Reserves	(14,316)	(58,014)	549,219	491,205
	IBNR	100	(664)	29,551	28,887
	Discounted Claim Value	0	3,167	(60,165)	(56,997)
	TOTAL FY 2013 CLAIMS	0	2,673	1,514,426	1,517,099
FUND YEAR 2014					
	Paid Claims	431	3,501	659,816	663,317
	Case Reserves	(5,852)	(8,071)	138,364	130,292
	IBNR	5,421	4,671	21,077	25,748
	Discounted Claim Value	0	(122)	(15,330)	(15,452)
	TOTAL FY 2014 CLAIMS	0	(22)	803,927	803,905
FUND YEAR 2015					
	Paid Claims	26,040	117,427	1,822,647	1,940,073
	Case Reserves	(49,778)	25,017	734,986	760,003
	IBNR	23,738	20,764	94,138	114,901
	Discounted Claim Value	0	8,880	(67,627)	(58,748)
	TOTAL FY 2015 CLAIMS	0	172,087	2,584,143	2,756,230
FUND YEAR 2016					
	Paid Claims	0	2,240	1,030,094	1,032,334
	Case Reserves	0	(138,619)	1,339,694	1,201,074
	IBNR	0	122,159	42,209	164,368
	Discounted Claim Value	0	(1,479)	(94,522)	(96,001)
	TOTAL FY 2016 CLAIMS	0	(15,700)	2,317,474	2,301,775

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	1,750	111,127	1,181,145	1,292,272
	Case Reserves	(56,113)	(167,172)	854,966	687,794
	IBNR	54,362	49,957	114,476	164,434
	Discounted Claim Value	0	13,444	(78,364)	(64,919)
	TOTAL FY 2017 CLAIMS	(0)	7,356	2,072,224	2,079,580
FUND YEAR 2018					
	Paid Claims	26,494	74,219	987,489	1,061,709
	Case Reserves	(32,487)	(36,935)	950,586	913,651
	IBNR	5,993	(29,044)	552,963	523,919
	Discounted Claim Value	0	8,152	(120,565)	(112,413)
	TOTAL FY 2018 CLAIMS	(0)	16,393	2,370,473	2,386,866
FUND YEAR 2019					
	Paid Claims	230,555	309,975	684,365	994,340
	Case Reserves	(105,554)	54,019	1,205,018	1,259,037
	IBNR	(125,000)	(358,266)	1,263,761	905,495
	Discounted Claim Value	0	20,929	(198,523)	(177,594)
	TOTAL FY 2019 CLAIMS	1	26,657	2,954,620	2,981,278
FUND YEAR 2020					
	Paid Claims	0	21,813	881,863	903,676
	Case Reserves	485,109	595,309	3,856,203	4,451,512
	IBNR	(485,109)	(623,650)	2,706,198	2,082,548
	Discounted Claim Value	0	14,186	(494,451)	(480,265)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL FY 2020 CLAIMS	0	64,494	4,782,503	4,846,997
FUND YEAR 2021					
	Paid Claims	1,215	406,962	1,705,091	2,112,053
	Case Reserves	77,819	(327,185)	2,095,279	1,768,094
	IBNR	(79,034)	(122,593)	2,146,905	2,024,313
	Discounted Claim Value	0	35,535	(453,414)	(417,880)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	0	(7,281)	5,493,861	5,486,579
FUND YEAR 2022					
	Paid Claims	(38,354)	214,674	251,754	466,428
	Case Reserves	(155)	257,361	820,919	1,078,280
	IBNR	38,508	(142,295)	4,437,558	4,295,263
	Discounted Claim Value	0	54,204	(665,517)	(611,314)
	TOTAL FY 2022 CLAIMS	0	383,943	4,844,714	5,228,658
FUND YEAR 2023					
	Paid Claims	5,000	5,000		5,000
	Case Reserves	86,803	1,178,717		1,178,717
	IBNR	592,897	2,713,282		2,713,282
	Discounted Claim Value	(23,779)	(445,583)		(445,583)
	TOTAL FY 2023 CLAIMS	660,921	3,451,415	0	3,451,415
COMBINED TOTAL CLAIMS		910,921	4,353,122	32,186,372	36,539,494

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

April 30, 2023

COVERAGE LINE- PROPERTY				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
March-23	0	4	0	4
April-23	0	4	0	4
NET CHGE	0	0	0	0
Limited Reserves				\$98,695
Year	2021	2022	2023	TOTAL
March-23	\$0	\$394,778	\$0	\$394,778
April-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
March-23	27	75	9	111
April-23	27	71	15	113
NET CHGE	0	-4	6	2
Limited Reserves				\$5,304
Year	2021	2022	2023	TOTAL
March-23	\$113,788	\$470,349	\$15,787	\$599,924
April-23	\$112,200	\$462,729	\$24,387	\$599,317
NET CHGE	(\$1,588)	(\$7,620)	\$8,600	(\$607)
Ltd Incurred	\$164,694	\$554,753	\$554,753	\$1,274,201
COVERAGE LINE- AUTO LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
March-23	0	4	1	5
April-23	0	3	2	5
NET CHGE	0	-1	1	0
Limited Reserves				\$2,095
Year	2021	2022	2023	TOTAL
March-23	\$0	\$7,086	\$2,487	\$9,573
April-23	\$0	\$6,986	\$3,487	\$10,473
NET CHGE	\$0	(\$100)	\$1,000	\$900
Ltd Incurred	\$39,427	\$24,927	\$24,927	\$89,282
COVERAGE LINE- WORKERS COMP.				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
March-23	69	132	33	234
April-23	69	121	51	241
NET CHGE	0	-11	18	7
Limited Reserves				\$31,570
Year	2021	2022	2023	TOTAL
March-23	\$4,148,934	\$3,723,349	\$119,278	\$7,991,561
April-23	\$4,096,648	\$3,380,451	\$131,281	\$7,608,380
NET CHGE	(\$52,286)	(\$342,898)	\$12,003	(\$383,181)
Ltd Incurred	\$7,300,322	\$5,042,133	\$5,042,133	\$17,384,587
TOTAL ALL LINES COMBINED				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
March-23	96	215	43	354
April-23	96	199	68	363
NET CHGE	0	-16	25	9
Limited Reserves				\$23,727
Year	2021	2022	2023	TOTAL
March-23	\$4,262,722	\$4,595,561	\$137,552	\$8,995,836
April-23	\$4,208,848	\$4,244,944	\$159,155	\$8,612,947
NET CHGE	(\$53,874)	(\$350,617)	\$21,603	(\$382,888)
Ltd Incurred	\$7,504,443	\$6,021,314	\$5,621,818	\$19,147,574

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF April 30, 2023

FUND YEAR 2021 – LOSSES CAPPED AT RETENTION

2021	Budget	Current		28		MONTH TARGETED	Last Month		27		MONTH TARGETED	Last Year		16		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23			Unlimited Incurred	Limited Incurred	Actual 31-Mar-23			Unlimited Incurred	Limited Incurred	Actual 31-Mar-22		
PROPERTY	184,664	0	0	0.00%	184,664	100.00%	0	0	0.00%	184,664	100.00%	0	0	0.00%	178,471	96.65%
GEN LIABILITY	541,012	164,694	164,694	30.44%	452,087	83.56%	166,282	166,282	30.74%	447,413	82.70%	120,678	120,678	22.31%	367,062	67.85%
POL/EPL																
AUTO LIABILITY	74,552	39,427	39,427	52.89%	60,430	81.06%	39,427	39,427	52.89%	59,661	80.03%	42,069	42,069	56.43%	46,242	62.03%
WORKER'S COMP	5,014,620	7,506,434	7,300,322	145.58%	4,803,736	95.79%	7,472,834	7,472,834	149.02%	4,780,381	95.33%	6,025,013	6,025,013	120.15%	4,098,251	81.73%
TOTAL ALL LINES	5,814,848	7,710,555	7,504,443	129.06%	5,500,916	94.60%	7,678,543	7,678,543	132.05%	5,472,119	94.11%	6,187,760	6,187,760	106.41%	4,690,026	80.66%
NET PAYOUT %	\$3,425,606				58.91%											

FUND YEAR 2022 – LOSSES CAPPED AT RETENTION

2022	Budget	Current		16		MONTH TARGETED	Last Month		15		MONTH TARGETED	Last Year		4		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23			Unlimited Incurred	Limited Incurred	Actual 31-Mar-23			Unlimited Incurred	Limited Incurred	Actual 31-Mar-22		
PROPERTY	260,954	399,500	399,500	153.09%	252,203	96.65%	399,500	399,500	153.09%	251,643	96.43%	130,000	130,000	49.82%	78,286	30.00%
GEN LIABILITY	603,867	554,753	554,753	91.87%	409,707	67.85%	558,175	558,175	92.43%	398,961	66.07%	38,260	38,260	6.34%	60,387	10.00%
POL/EPL	382,687															
AUTO LIABILITY	132,715	24,927	24,927	18.78%	82,319	62.03%	24,290	24,290	18.30%	79,072	59.58%	22,126	22,126	16.67%	13,272	10.00%
WORKER'S COMP	7,209,432	5,162,716	5,042,133	69.94%	5,891,984	81.73%	5,389,760	5,389,760	74.76%	5,671,359	78.67%	785,350	785,350	10.89%	432,566	6.00%
TOTAL ALL LINES	8,589,655	6,141,897	6,021,314	70.10%	6,636,213	77.26%	6,371,724	6,371,724	74.18%	6,401,036	74.52%	975,735	975,735	11.36%	584,510	6.80%
NET PAYOUT %	\$1,891,312				22.02%											

FUND YEAR 2023 – LOSSES CAPPED AT RETENTION

2023	Budget	Current		4		MONTH TARGETED	Last Month		3		MONTH TARGETED	Last Year		-8		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23			Unlimited Incurred	Limited Incurred	Actual 31-Mar-23			Unlimited Incurred	Limited Incurred	Actual 31-Mar-22		
PROPERTY	259,000	0	0	0.00%	77,700	30.00%	0	0	0.00%	59,570	23.00%			N/A	N/A	N/A
GEN LIABILITY	619,000	25,365	25,365	4.10%	61,900	10.00%	16,765	16,765	2.71%	37,140	6.00%			N/A	N/A	N/A
POL/EPL	342,000															
AUTO LIABILITY	120,000	3,803	3,803	3.17%	12,000	10.00%	2,803	2,803	2.34%	7,200	6.00%			N/A	N/A	N/A
WORKER'S COMP	8,198,000	190,586	190,586	2.32%	491,880	6.00%	145,792	145,792	1.78%	245,940	3.00%			N/A	N/A	N/A
TOTAL ALL LINES	9,538,000	219,754	219,754	2.30%	643,480	6.75%	165,360	165,360	1.73%	349,850	3.67%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$59,305				0.62%											

**OCEAN COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 25-23

JULY 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>
001172			
001172	QUAL-LYNX	CLAIM ADJUSTING SERVICES 7/23	24,806.92
			24,806.92
001173			
001173	PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/23	4.20
001173	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/23	14,626.00
			14,630.20
001174			
001174	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 07/23	1,774.41
			1,774.41
001175			
001175	JULIE N. TARRANT	TREASURER FEE 07/23	442.83
			442.83
001176			
001176	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 5/1/23-5/18/23 INV 248585	889.20
			889.20
001177			
001177	CONNER STRONG & BUCKELEW	RISK MANAGER FEE 7/23 INV 569271	3,400.00
			3,400.00
		Total Payments FY 2023	45,943.56
		TOTAL PAYMENTS ALL FUND YEARS	\$45,943.56

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: April										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	618,388.39	(123,297.69)	233,331.88	13,540,438.80	(1,053,432.18)	2,504,654.46	1,080,365.03	0.00	0.00	16,800,448.68
RECEIPTS										
Assessments	5,900.41	11,049.04	2,733.78	186,762.94	80,104.49	13,791.73	10,844.01	0.00	0.00	311,186.40
Refunds	0.00	0.00	0.00	2,836.27	0.00	0.00	0.00	0.00	0.00	2,836.27
Invest Pymnts	1,182.09	768.89	446.03	25,883.52	2,574.97	4,803.71	2,065.20	0.00	0.00	37,724.41
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,182.09	768.89	446.03	25,883.52	2,574.97	4,803.71	2,065.20	0.00	0.00	37,724.41
Other *	0.00	0.00	0.00	20,159.03	0.00	230,864.21	0.00	0.00	0.00	251,023.24
TOTAL	7,082.50	11,817.93	3,179.81	235,641.76	82,679.46	249,459.65	12,909.21	0.00	0.00	602,770.32
EXPENSES										
Claims Transfers	0.00	5,465.73	737.39	252,532.85	0.00	0.00	0.00	0.00	0.00	258,735.97
Expenses	0.00	0.00	0.00	0.00	2,109,722.40	48,262.16	0.00	0.00	0.00	2,157,984.56
Other *	0.00	0.00	0.00	0.00	0.00	367,448.62	0.00	0.00	0.00	367,448.62
TOTAL	0.00	5,465.73	737.39	252,532.85	2,109,722.40	415,710.78	0.00	0.00	0.00	2,784,169.15
END BALANCE	625,470.90	(116,945.49)	235,774.30	13,523,547.71	(3,080,475.13)	2,338,403.33	1,093,274.24	0.00	0.00	14,619,049.85

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
OCEAN COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	April				
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	\$16,800,448.69	14,198,611.00	369,165.33	\$ 2,232,672.36	
Opening Interest Accrual Balance	\$0.00	0	\$ -	\$ -	
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	\$37,724.42	\$31,483.84	\$1,129.32	\$5,111.26
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	\$37,724.42	\$31,483.84	\$1,129.32	\$5,111.26
9	Deposits - Purchases	\$798,876.57	\$317,187.11	\$250,000.00	\$231,689.46
10	(Withdrawals - Sales)	-\$3,017,999.81	-\$2,407,984.56	-\$242,566.63	-\$367,448.62
	Ending Cash & Investment Balance	\$14,619,049.87	\$12,139,297.39	\$377,728.02	\$2,102,024.46
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$145,670.52	\$3,441.07	\$42,508.60	\$99,720.85
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$14,764,720.39	\$12,142,738.46	\$420,236.62	\$2,201,745.31



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%
June	322	\$850,638.51	\$307,279.00	\$543,359.51	64%	\$89,154.56	90%
Grand Total	1221	\$2,691,632.11	\$1,177,478.93	\$1,514,153.18	56%	\$250,436.06	92%

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%
May	86	\$111,212.61	\$39,484.51	\$71,728.10	64%	\$8,515.88	92%
June	54	\$80,979.08	\$29,374.21	\$51,604.87	64%	\$8,887.80	96%
Grand Total	423	\$1,995,483.32	\$530,551.20	\$1,464,932.12	73%	\$196,916.18	27%

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 – 6/30/2023**

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	90	\$319,424.28
JERSEY SHORE UNIVERSITY MEDICAL CENTER	9	\$119,208.68
COMMUNITY MEDICAL CENTER INC	22	\$108,189.39
TOMS RIVER SURGERY CENTER	7	\$87,326.10
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	14	\$62,219.76
ORTHONJ, LLC	138	\$57,856.16
NORTHERN MONMOUTH REGIONAL SURG CTR	19	\$56,662.50
SOUTHERN OCEAN MEDICAL CENTER	9	\$28,772.16
SANJAY SIKAND MD PC	52	\$27,896.00
SHORE AMBULATORY SURGICAL CTR, LLC	2	\$25,433.55
Grand Total	362	\$892,988.58

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
THE PLASTIC SURGERY CENTER PA	2	\$300,000.00
NORTHERN MONMOUTH REGIONAL SURG CTR	10	\$28,476.40
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	61	\$19,179.23
ORTHONJ, LLC	59	\$16,852.11
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
LAKEWOOD SURGERY CENTER, LLC	3	\$9,562.50
Grand Total	149	\$437,141.29



OCEAN COUNTY INSURANCE FUND COMMISSION

ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE

2023	INDEMNITY	MEDICAL ONLY	REPORT ONLY	GRAND TOTAL
January	0	17	2	19
February	2	8	0	10
March	4	10	0	14
April	8	15	0	23
May	4	13	0	17
June	1	23	0	24
July				
August				
September				
October				
November				
December				
Grand Total	19	86	2	107

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	0	0	0	0
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: July 13, 2023
DATE OF MEETING: July 20, 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>

June – July 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 15:** Attended the OCIFC Safety Committee meeting.
- **June 20:** Attended the OCIFC meeting.
- **July 11:** Conducted a Loss Control Survey of multiple County Road Department facilities.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 13:** Plan to attend the OCIFC Claims Committee meeting.
- **July 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 Bulletin: New Jersey Child Labor Laws – June 9.

- NJCE JIF - JAM SD Bulletin: Domestic Violence for New Jersey Public Employers – June 15.
- NJCE JIF - JAM SD Message: Trench Safety Stand Down Week – June 20.
- NJCE JIF - JAM SD Bulletin: Persons with Communication Disabilities in Public Settings - Best Practices – July 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. *(July through August 2023 Live Training schedules and registration links are 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 important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

NJCE LEADERSHIP ACADEMY

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

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

- December 1-22, 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.*

(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 1st. 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.

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. These Expos are scheduled throughout the state and are for training programs that are not available virtually.

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

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

DATE	TRAINING TOPIC	TIME
7/6/23	Mower Safety	8:30 - 9:30 am
7/6/23	Hearing Conservation	10:00 - 11:00 am
7/6/23	Bloodborne Pathogens	1:00 - 2:00 pm
7/7/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
7/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/7/23	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/23	Fire Safety	7:30 - 8:30 am
7/10/23	Implicit Bias in the Workplace	9:00 - 10:30 am
7/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/11/23	Back Safety/Material Handling	9:00 - 10:00 am
7/11/23	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/23	Confined Space Entry	8:30 - 11:30 am
7/12/23	Shop and Tool Safety	1:00 - 2:00 pm
7/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/13/23	Driving Safety Awareness	1:00 - 2:30 pm
7/14/23	Bloodborne Pathogens	7:30 - 8:30 am
7/14/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/17/23	Personal Protective Equipment	7:30 - 9:30 am
7/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/23	Safety Committee Best Practices	8:30 - 10:00 am
7/19/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/20/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/20/23	Fire Extinguisher Safety	1:00 - 2:00 pm
7/21/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/21/23	Introduction to Management Skills	9:00 - 11:00 am
7/24/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am

7/24/23	Fire Safety	10:00 - 11:00 am
7/24/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/23	Bloodborne Pathogens	10:30 - 11:30 am
7/25/23	Personal Protective Equipment	1:00 - 3:00 pm
7/26/23	Hearing Conservation	8:30 - 9:30 am
7/26/23	Dealing with Difficult People	11:00 - 12:30 pm
7/27/23	Confined Space Entry	8:30 - 11:30 am
7/27/23	Chainsaw Safety	1:00 - 2:00 pm
7/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/28/23	Fire Extinguisher Safety	11:00 - 12:00 pm
7/31/23	Mower Safety	8:30 - 9:30 am
7/31/23	Fall Protection Awareness	1:00 - 3:00 pm
8/1/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/23	Hearing Conservation	9:30 - 10:30 am
8/1/23	Fire Safety	11:00 - 12:00 pm
8/2/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/23	Chipper Safety	1:00 - 2:00 pm
8/3/23	Asbestos Awareness	7:30 - 9:30 am
8/3/23	Fire Extinguisher Safety	10:00 - 11:00 am
8/4/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/4/23	Mower Safety	11:00 - 12:00 pm
8/7/23	Disaster Management	9:00 - 10:30 am
8/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/8/23	Ethical Decision Making	9:00 - 11:30 am
8/9/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/9/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/9/23	Bloodborne Pathogens	10:00 - 11:00 am
8/10/23	Protecting Children from Abuse In New Jersey Local Government Programs	10:00 - 12:00pm
8/10/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/11/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/11/23	Hearing Conservation	11:00 - 12:00 pm
8/14/23	Wellness for Government Employees	9:00 - 11:30 am
8/14/23	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
8/15/23	Preparing for the Unspeakable	9:00 - 10:30 am
8/15/23	Fall Protection Awareness	1:00 - 3:00 pm
8/16/23	Bloodborne Pathogens	7:30 - 8:30 am
8/16/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
8/17/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/17/23	Personal Protective Equipment	1:00 - 3:00 pm
8/18/23	Confined Space Entry	7:30 - 10:30 am
8/18/23	Introduction to Communication Skills	9:00 - 11:00 am
8/18/23	Fire Extinguisher Safety	11:00 - 12:00 pm
8/21/23	Sanitation and Recycling Safety	8:30 - 10:30 am
8/21/23	Fire Safety	11:00 - 12:00 pm

8/22/23	Flagger Skills and Safety	8:30 - 9:30 am
8/22/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
8/23/23	Playground Safety Inspections	8:30 - 10:30 am
8/23/23	Special Event Management	1:00 - 3:00 pm
8/24/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/24/23	Bloodborne Pathogens	11:00 - 12:00 pm
8/25/23	Mower Safety	7:30 - 8:30 am
8/25/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
8/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/29/23	Shop and Tool Safety	8:30 - 9:30 am
8/29/23	Driving Safety Awareness	10:00 - 11:30 am
8/30/23	Personal Protective Equipment	8:30 - 10:30 am
8/30/23	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
8/31/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
8/31/23	Chainsaw Safety	10:00 - 11:00 am

Zoom Safety Training Guidelines:

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. 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. This will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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 cancellations 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 it 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. 26-23

**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: July 20, 2023

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – JUNE 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	Present
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
--------------------	---

Claims Services	Qual-Lynx Claudia Acosta Karen Beatty Kim DeLaurentis
-----------------	---

	PERMA Risk Management Services Jennifer Davis Shai McLeod Robyn Walcoff
--	---

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

Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander
----------------------------	---

Treasurer	Julie Tarrant
-----------	----------------------

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

Safety Director	J.A. Montgomery Consulting Michael Brosnan
-----------------	--

Auditor	
---------	--

ALSO PRESENT:

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

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF MAY 18, 2023

MOTION TO APPROVE THE OPEN MINUTES OF MAY 18, 2023

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan of J.A. Montgomery reported Mr. Prince conducted a Safety and Accident Review Committee meeting on June 15 via zoom. A variety of safety topics were discussed, training opportunities and some of the more commonly cited PEOSH violations for the first quarter of 2023. Mr. Brosnan advised the next meeting was scheduled for September 12. Mr. Brosnan asked if anyone had any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee met on June 8, 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 June 8, 2023.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JUNE 8, 2023

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

EXECUTIVE DIRECTOR REPORT:

PROPERTY APPRAISAL SERVICES PROCUREMENT: Executive Director reported the NJCE issued an RFP for the procurement of Property Appraisal Services and the responses were rejected. Executive Director advised the vendors would not comply and explained there were certain aspects of the insurance requirement and indemnification they would not agree to. Executive Director said the NJCE was going to issue another procurement, however the NJCE Finance Committee recommended that the procurement process be pushed down to the local Insurance Commissions. Executive Director reported he was looking for authorization to start the procurement process. Executive Director noted the NJCE gave the parameters, the scope of services and said the NJCE agreed to reimburse the Insurance Commissions and Counties for the cost to perform these services. Executive Director advised he was looking for authorization to go

ahead and put that together. Executive Director noted the ultimate requirement was really coming from the property marketplace as all the carriers are insisting on insurance to value. Executive Director said that's not saying our values are not insurance to value, but rather than the carriers coming in and changing our value arbitrarily, we feel we should do the procurement and take control. Executive Director referred to a copy of a memorandum from PERMA Risk Management Services to Fund Commissioners regarding a Property Appraisal CCRFP along with 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. Executive Director noted the resolution was prepared by the NJCE Commission Attorney, Laura Paffenroth. Executive Director mentioned he just returned from London with Mr. Cooney to generate interest from new carriers and talking to the incumbent property carriers. Executive Director said it was way to early to know what pricing and limits would be offered on the renewal. Executive Director asked if anyone had any questions on the procurement.

In response to Commissioner Fiure's inquiry regarding professional licenses for the appraisers and the requirement for an RFQ and not a competitive contract, Executive Director advised he did believe they have professional licenses that would require an RFQ and it was determined at the NJCE level the best way or proper way to do this was via a competitive contract.

Ms. Benson advised the County uses an RFP annually for our appraisals and they are certified and licensed by the State. In response to Executive Director's inquiry, Ms. Tarrant advised they were doing appraisals every year. Executive Director said if you are doing this already and have a vendor, he would like to see what has been done and then we'll probably reimburse you for some of the cost. Ms. Benson advised there was a pool of appraisers and are for varied appraisal services such as acquisitions, condemnation, state farmland assessment so there's a variety of services.

Executive Director reported we were looking to determine the replacement cost values of buildings and buildings with contents that are in excess of a million dollars. In response to Executive Director's inquiry, Ms. Benson said at least 2 of their appraisers do this regularly. In response to Executive Director's inquiry, Ms. Benson advised the vendors were Integra, Tony Graziano and Henry Mancini.

Executive Director said we also must consider the affiliated entities and suggested amending the resolution for the affiliated entities assuming what the County is doing is acceptable. Ms. Benson said she does not know that we have to do a competitive contract. Executive Director advised he did not want to delay this too long because we are on a very tight timeframe and suggested a special meeting to do something else. Ms. Tarrant said the only other would be the OCUA as the County owns all the buildings. After further discussion, Commissioner Fiure suggested we do not take any action today, do a little research and maybe come back in a week with a special meeting and take action. Executive Director said he liked that and would give us an opportunity to review what the County has done and said we have to keep the affiliated entities in mind. Executive Director advised that the procurement we are suggesting is outlined in the agenda and is not only for replacement cost values or insurance to value but also making sure we have all the primary cope information, construction, occupancy, and protection. Ms. Tarrant said the County does have a fixed asset ledger and Ms. DePaolo noted that's what is provided to Conner Strong & Buckelew. Ms. Sander advised that information is uploaded into Origami. Ms. Tarrant noted it does not do replacement value.

Mr. Demand of the OCUA advised they have a trended statement of values for insurance that Conner Strong & Buckelew and IBC work with Zurich every year and Zurich accepts our statement of values. In response to Executive Director's inquiry, Mr. Demand said they are outside of the program, but they would be looking for a quote within the program. Ms. Sander said she does have a copy of the OCUA's statement of values. Executive Director concluded the discussion thanking Ms. Benson for kicking off the discussion and said another meeting would be scheduled for the property appraisals.

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 May. Executive Director said there were (9) nine 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 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to meet again on June 22. Executive Director advised there would be a presentation of the 12-31-22 audit. Executive Director advised the Coverage Committee met 2 weeks ago and the Underwriting Manager presented the coverage policies we were going to use in the Insurance Commission retention and in the NJCE retention for workers' compensation, general liability, auto, pol/epl and property. Executive Director reported copies of the policies were distributed to the Committee Members and they were asked to review and provide any comments or questions. The policies should be approved at the June meeting retro active back to January 1. Executive Director noted the policies would help the claim administrators to adjust their claims within the retention.

CYBER TASK FORCE: Executive Director reported the Cyber Task Force met on Thursday June 8 at 3:30 pm 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.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track was included in the agenda. Executive Director reported as of March 31, 2023 there was a deficit of \$6,116,581. Executive Director noted that 2021 and 2022 continue to be tough years, and explained a good portion of this was Covid claims, and Executive Director said 2023 was off to a good start. Ms. Walcoff advised the claims team was reviewing the claims from all angles to see the trend, what's driving them and if they can pinpoint anything. Ms. Walcoff said Ms. Davis works closely with J.A. Montgomery for safety measures and what we can do to try to prevent certain type of claims.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track for the NJCE was included in the agenda. As of April 30, 2023 the NJCE had a surplus of \$14,020,983. Executive Director noted the total cash amount was

\$26,196,814. 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 March 31, 2023 with the Commission.

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 June Bills List in the amount of \$46,406.75, Resolution 24-23.

MOTION TO APPROVE RESOLUTION 24-23 JUNE BILLS LIST

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

Ms. Tarrant noted the Treasurer Reports were included in the agenda. Ms. Tarrant advised all the entities paid their first and second assessment bills. Ms. Tarrant said we do need to have a discussion on funding the legacy claims. Ms. Tarrant noted she did have a conversation with Ms. Kontomanolis about 2 months ago. Executive Director said he would talk to Ms. Kontomanolis and get back to her.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised there were 899 bills, year to date, totaling \$1,840,993.60. Ms. Beatty advised there was a savings of 53%, \$870,793.67. Ms. Beatty then referred to the Legacy 2023 Cumulative Savings Summary and advised there were 369 bills for \$1,914,504.24. Ms. Beatty reported there was an overall savings of \$1,413,327.25 or 75%. Lastly, Ms. Beatty reviewed the Top 10 Providers and the Workers’ Compensation Claims Report by Claim type. Ms. Beatty asked if there were any 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 he specifically wanted to point out the contact information for Ms. Dougherty. Mr. Brosnan reported Ms. Dougherty, Senior Administrative Coordinator, was the contact person for the new Learning Management System. Mr. Brosnan reported the agenda included All Risk Control Activities for May and June as well as all training, loss control visits and Safety Directors Bulletins. Mr. Brosnan spoke about the new NJCE Learning Management System with BIS. Mr. Brosnan said it was going to be much more efficient and if anyone had any questions with regards to sign ups, passwords or any other items they should reach out to Ms. Dougherty. Mr. Brosnan asked if anyone had any questions and concluded his report.

RISK MANAGERS REPORT: Ms. Sander advised she attended the Cyber Taks Force meeting this month as well as the Safety Committee Meeting. Ms. Sander reported there is additional grant money available through Safety National since we are policyholders. Ms. Sander said she would send the information to Ms. DePaola and Mr. Demand to see if there’s anything that we can put forward on a worker compensation standpoint. Ms. Sander reported she would work with the County on the property appraisals. Ms. Sander reported there were two flood policies that renew

in August and would be sent to the JIF to process. 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

NEW BUSINESS: None

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: 10:39 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 11, 2023
10:00 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	Qual-Lynx PERMA Risk Management Services
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
Treasurer	Julie Tarrant
Attorney	Berry, Sahradnik, Kotzas & Benson Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting

ALSO PRESENT:

Antoinette DePaola, Ocean County
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

PROPERTY APPRAISAL SERVICES: Executive Director advised at our last meeting we discussed updated appraisals were now a requirement of the NJCE JIF property insurers. Executive Director said they were requesting physical appraisal of buildings valued at \$1 million or greater and those under \$1 million with content values greater than \$1 million. Executive Director referred to Resolution No. 23-23, Utilization of Ocean County Property Appraisal Services prepared by the Commission Attorney. Executive Director advised the Commission would use the services of Integra Resources and Henry J. Mancini Associates and the service would be paid by the Commission. Ms. Benson advised she had some conversations with both Mr. Mancini and Mr. Graziano and they only thing they were not capable of doing was the specialty mechanicals like in our transportation garage or solid waste. Ms. Benson said they would have to contract with a sub-contractor and then bill it through them for those components. They do not have the expertise for that. Ms. Tarrant explained in the northern recycling center we have a building that actually does recycling and packages it to be sent out to market. Ms. Tarrant advised that was the type of machinery we were referring to. In response to Executive Director’s inquiry about the sub contractor’s cost, Ms. Benson said they did not know yet until the building content was identified and noted the appraisers would utilize the same sub-contractor. Executive Director asked if the resolution included in the agenda needed any amendments. Ms. Benson said no, and she was only advising the Commissioners that a sub-contractor would be used. In response to Executive Director’s inquiry, Ms. Benson said yes, the existing county contracts would be used. Executive Director also said he did not want to miss any of the affiliated entities and acknowledged the OCUA was not involved as we were not writing there property coverage at this time.

Executive Director said he was fine with the arrangement and asked the Commissioners if they had any questions. In response to Chair Greitz inquiry regarding the timing, Executive Director said the target date was September 1, however he was thinking by October 1 and said he could also talk to the JIF to delay budget adoption until January like we just did. Chair Greitz then requested a motion to approve Resolution 23-23.

MOTION TO APPROVE RESOLUTION 23-23 UTILIZATION OF OCEAN COUNTY PROPERTY APPRAISAL SERVICES

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

OLD BUSINESS: Ms. Tarrant said she wanted to let everyone know that the County Finance Department was going to run the fixed asset ledger because the document that was given to us had to many issues. In response to Executive Director’s inquiry, Ms. Tarrant advised it was the report from Origami and for example on 10-27 they purchased 3 buildings and only 1 appeared. Executive Director said he did not know how the information got there, but let’s use this opportunity to get it right.

Ms. Sander said she wanted to add one comment regarding the recycling center. Even though it was county owned the property coverage was actually placed by the operator at that location so she did not know if we would necessarily have to appraise that one unless you want to make sure they are ensuring the proper value. Ms. Tarrant advised she wanted to as they bought all of that equipment and wants the right amount of insurance. Executive Director said we want to make sure they are not on the schedule so they are not double insured.

NEW BUSINESS: None

PUBLIC COMMENT: None

MEETING ADJOURNED: 10:20 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary