

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
FRIDAY, NOVEMBER 17, 2023
1:30 PM**

**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: November 17, 2023
1:30

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: October 19, 2023 Open Minutes.....Appendix I**

- CORRESPONDENCE: None**

- COMMITTEE REPORTS**
 - Safety and Accident Review Committee:Verbal**
 - Claims Committee:Verbal**

 - Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of 11-9-23 (Roll call Vote)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....**Pages 2-7**

- TREASURER – Julie Tarrant**
 - Resolution 34-23 November Bills List – **Motion (Roll Call Vote)****Page 8**
 - Treasurer Monthly Reports**Pages 9-10**

- CLAIMS ADMINISTRATOR– QUAL LYNXPages 11-14**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....**Pages 15-21**

- 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 35-23 Closed Session (if needed).....**Page 22**

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

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: Thursday, December 21, 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: November 17, 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** – There were no certificates requested during the month of October.
- New Jersey Counties Excess Joint Insurance Fund (Pages 3-4)** – The NJCE met on October 26, 2023. Included in the agenda on pages 3-4 is a summary report. The Finance Sub-Committee met on November 13, 2023. The NJCE met earlier today and introduced the 2024 NJCE Budget. Executive Director will provide a verbal report.
- OCIFC Financial Fast Track (Page 5)** – Included in the agenda on page 5 is a copy of the Financial Fast Track for the month of August valued as of August 31, 2023.
- NJCE Property and Casualty Financial Fast Track** – The NJCE Financial Fast Track Report is not available and will appear in the next agenda.
- Claims Tracking Reports (Pages 6-7)** – The claims tracking reports are on pages 6-7 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of August 31, 2023 with the Commission.
- Professional Services** – The Fund Office issued and advertised RFQ’s for professional services for Fund Year 2024. The positions include Actuary, Auditor, Attorney, Treasurer, Executive Director and Special Conflict Litigation Counsel. The responses were due back on November 17. The response will be sent to the Commissioners for review and recommendations will be made at the December meeting.
- 2024 Meeting Platform** – In order to best streamline and leverage Microsoft 365 suite of applications, the Fund office will eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.
- Property Appraisal Bills** – We would like to discuss the bills from Integra Realty Resources and Henry Mancini during the meeting.

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: October 26, 2023

Memo to: Commissioners
Ocean County Insurance Fund Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF October 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.

Claims Committee recommended that going forward all Payment Authorization Requests (PARs) for property claims greater than \$500,000 be reviewed by the full Board of Fund Commissioners (in closed session) instead of exclusively by the Claims Review Committee. The change in procedure is supported by both the Fund Attorney and Claims Committee. In addition, it may provide greater awareness of property risks affecting members given the NJCE's attachment is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners accepted the recommendation; the amendment to the Plan of Risk Management and Claims Committee Charter will be in the next agenda for ratification.

2024 Budget: Last month, due to the uncertainty of the market, the Board of Fund Commissioners agreed to take the same approach as last year and introduce the 2024 budget at the November 17, 2023 meeting and adopt the budget at the January 11, 2024 "special" meeting". During this period, the Underwriting Manager will provide a Marketing Update as the renewal negotiations progress; the Board of Fund Commissioners will be apprised of any program or retention changes prior to coverages being bound on December 31, 2023.

The Finance Sub Committee is scheduled to meet on November 9, 2023 to discuss the preliminary 2024 Budget, potential 2023 Dividends (based on 12/31/22 financials), property appraisal status and any additional matters. It is expected that this committee will meet on an as needed basis leading up to 12/31 so that membership is fully apprised of factors affecting the 2024 budget as we move through the process.

2023 Dividend: The Finance Sub Committee will be reviewing the available dividend calculation at its upcoming meeting. Based on other JIF filings made, it is unlikely the DOBI will approve the release of a dividend given the various factors impacting past and current claims in the pipeline not currently reflected in the financials.

Department of Banking & Insurance (DOBI): Submitted for information was a copy of correspondence from the MEL JIF Executive Director to the newly appointed Commissioner of DOBI outlining the history of Joint Insurance Funds (JIFs) and various factors currently impacting the

financials of JIFs and their member entities. While the letter was specific to municipal entities, some of the factors, such as rising workers' compensation costs and increased frequency and severity of storms will affect all governmental entities. The DOBI Commissioner has agreed to a meeting with the MEL.

Property Appraisal status: Submitted for information was a status update as of October 24, 2023 on each Commission/County's property appraisals and the June 9, 2023 memo on this initiative to all members. The property appraisal process was initially implemented to ensure "insurance to value" and to acquire the necessary COPE information being requested by property insurers.

Financial Fast Track: Copies of the Financial Fast Track as of August 31st were submitted for information and reflected a statutory surplus of \$13.38 million. As previously stated, there are a number of new property claims in the pipeline that will impact the JIF financials.

NJCE Committees:

Cyber Task Force: Underwriting Manager reported The Chertoff Group has reviewed the results from the Technology Stack Questionnaire to draft the framework for the Cyber Risk Management program. The Committee is scheduled to meet with The Chertoff Group on November 1, 2023.

Safety Committee: The Safety Committee is scheduled to meet on December 11, 2023. Safety Director reported increased PEOSH activity and reminded all members to ensure that they have submitted their Right to Know surveys, which were due on July 15th. Members may reach out to J.A. Montgomery to assist with this as well as any customized training requests for 2024.

Claims Update:

Hurricane Ida: Zareena Majeed of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 15th. This year's program will be "Local Government Risk Management" and we encourage our commissioners to attend. Included in the agenda was an invitation to a reception hosted by Fund Professionals on Wednesday November 15th at the VIP Lounge in Bally's Casino & Hotel (1900 Boardwalk, Atlantic City).

Audit Filing: The final 2022 Year End Audit has been filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund's official newspaper.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from September to November 2023, Safety Director bulletins and information on a training schedule through December 2023.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday November 17, 2023 at 9:30AM via Zoom.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		August 31, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,157,873	9,262,988	19,671,432	28,934,419
2.	CLAIM EXPENSES				
	Paid Claims	493,069	2,967,539	4,022,438	6,989,977
	Case Reserves	(34,796)	2,185,449	7,335,773	9,521,221
	IBNR	290,144	2,911,777	9,141,032	12,052,809
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(24,741)	(198,349)	(580,064)	(778,413)
	TOTAL CLAIMS	723,676	7,866,415	19,919,179	27,785,594
3.	EXPENSES				
	Excess Premiums	312,591	2,500,727	4,554,446	7,055,174
	Administrative	48,905	391,679	702,542	1,094,220
	TOTAL EXPENSES	361,496	2,892,406	5,256,988	8,149,394
4.	UNDERWRITING PROFIT (1-2-3)	72,702	(1,495,832)	(5,504,736)	(7,000,568)
5.	INVESTMENT INCOME	54,491	352,609	156,175	508,783
6.	PROFIT (4 + 5)	127,192	(1,143,224)	(5,348,561)	(6,491,784)
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	(23,820)	(153,031)	1,001,306	848,275
11.	SURPLUS (6 + 7 + 8 - 9)	103,372	(1,296,254)	(4,347,255)	(5,643,509)
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	2,776	36,667	39,397	76,064
	2021	10,969	(86,560)	(4,317,779)	(4,404,340)
	2022	14,988	(1,872,783)	(68,873)	(1,941,657)
	2023	74,639	626,423		626,423
	TOTAL SURPLUS (DEFICITS)	103,372	(1,296,254)	(4,347,255)	(5,643,509)
TOTAL CASH					13,816,390
FUND YEAR 2021					
	Paid Claims	142,082	943,536	2,845,593	3,789,128
	Case Reserves	(101,119)	44,700	4,273,270	4,317,969
	IBNR	(40,964)	(942,993)	4,248,708	3,305,715
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	20,330	(309,982)	(289,652)
	TOTAL FY 2021 CLAIMS	(0)	65,572	11,057,589	11,123,161
FUND YEAR 2022					
	Paid Claims	227,759	1,437,838	1,176,845	2,614,684
	Case Reserves	(192,871)	876,186	3,062,503	3,938,688
	IBNR	(34,888)	(281,836)	4,892,324	4,610,488
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(4,937)	(270,082)	(275,019)
	TOTAL FY 2022 CLAIMS	0	2,027,251	8,861,590	10,888,841
FUND YEAR 2023					
	Paid Claims	123,227	586,165		586,165
	Case Reserves	259,194	1,264,563		1,264,563
	IBNR	365,996	4,136,605		4,136,605
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(24,741)	(213,742)		(213,742)
	TOTAL FY 2023 CLAIMS	723,676	5,773,591	0	5,773,591
COMBINED TOTAL CLAIMS		723,676	7,866,415	19,919,179	27,785,594

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.

Ocean County Insurance Commission

CLAIM ACTIVITY REPORT

August 31, 2023

COVERAGE LINE - PROPERTY				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
July-23	0	4	0	4
August-23	0	4	0	4
NET CHGE	0	0	0	0
Limited Reserves				\$85,342
Year	2021	2022	2023	TOTAL
July-23	\$0	\$341,366	\$0	\$341,366
August-23	\$0	\$341,366	\$0	\$341,366
NET CHGE	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$350,500	\$4	\$350,504
COVERAGE LINE - GENERAL LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
July-23	19	52	32	103
August-23	18	50	52	120
NET CHGE	-1	-2	20	17
Limited Reserves				\$6,553
Year	2021	2022	2023	TOTAL
July-23	\$274,791	\$406,901	\$60,867	\$742,559
August-23	\$268,404	\$426,359	\$91,537	\$786,301
NET CHGE	(\$6,387)	\$19,458	\$30,671	\$43,742
Ltd Incurred	\$347,729	\$548,421	\$548,421	\$1,444,571
COVERAGE LINE - AUTO LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
July-23	1	4	3	8
August-23	1	3	2	6
NET CHGE	0	-1	-1	-2
Limited Reserves				\$11,638
Year	2021	2022	2023	TOTAL
July-23	\$32,500	\$37,486	\$4,687	\$74,673
August-23	\$31,258	\$34,986	\$3,587	\$69,831
NET CHGE	(\$1,242)	(\$2,500)	(\$1,100)	(\$4,842)
Ltd Incurred	\$71,927	\$53,927	\$53,927	\$179,782
COVERAGE LINE - WORKERS COMP.				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
July-23	66	98	88	252
August-23	65	97	83	245
NET CHGE	-1	-1	-5	-7
Limited Reserves				\$34,764
Year	2021	2022	2023	TOTAL
July-23	\$4,258,696	\$3,448,103	\$888,618	\$8,595,417
August-23	\$4,172,000	\$3,239,707	\$1,105,367	\$8,517,073
NET CHGE	(\$86,696)	(\$208,397)	\$216,749	(\$78,344)
Ltd Incurred	\$7,687,840	\$5,573,756	\$5,573,756	\$18,835,352
TOTAL ALL LINES COMBINED				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
July-23	86	158	123	367
August-23	84	154	137	375
NET CHGE	-2	-4	14	8
Limited Reserves				\$25,906
Year	2021	2022	2023	TOTAL
July-23	\$4,565,987	\$4,233,856	\$954,171	\$9,754,015
August-23	\$4,471,662	\$4,042,418	\$1,200,491	\$9,714,571
NET CHGE	(\$94,325)	(\$191,438)	\$246,320	(\$39,444)
Ltd Incurred	\$8,107,497	\$6,526,604	\$6,176,108	\$20,810,208

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF August 31, 2023

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		32		MONTH TARGETED	Last Month		31		MONTH TARGETED	Last Year		20		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Aug-23		Unlimited Incurred	Limited Incurred	Actual	31-Jul-23		Unlimited Incurred	Limited Incurred	Actual	31-Jul-22	
PROPERTY	184,664	0	0	0.00%	184,664	100.00%	0	0	0.00%	184,664	100.00%	0	0	0.00%	180,459	97.72%
GEN LIABILITY	541,012	347,729	347,729	64.27%	472,005	87.24%	347,147	347,147	64.17%	467,559	86.42%	0	0	0.00%	401,285	74.17%
POL/EPL																
AUTO LIABILITY	74,552	71,927	71,927	96.48%	63,019	84.53%	71,927	71,927	96.48%	62,439	83.75%	0	0	0.00%	52,380	70.26%
WORKER'S COMP	5,014,620	7,917,634	7,687,840	153.31%	4,873,768	97.19%	7,871,598	7,871,598	156.97%	4,859,128	96.90%	0	0	0.00%	4,488,159	89.50%
TOTAL ALL LINES	5,814,848	8,337,291	8,107,497	139.43%	5,593,456	96.19%	8,290,672	8,290,672	142.58%	5,573,789	95.85%	0	0	0.00%	5,122,283	88.09%
NET PAYOUT %	\$3,789,527					65.17%										

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		20		MONTH TARGETED	Last Month		19		MONTH TARGETED	Last Year		8		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Aug-23		Unlimited Incurred	Limited Incurred	Actual	31-Jul-23		Unlimited Incurred	Limited Incurred	Actual	31-Jul-22	
PROPERTY	260,954	350,500	350,500	134.31%	255,012	97.72%	350,500	350,500	134.31%	254,168	97.40%	0	0	0.00%	159,182	61.00%
GEN LIABILITY	603,867	548,421	548,421	90.82%	447,906	74.17%	525,047	525,047	86.95%	439,016	72.70%	0	0	0.00%	181,160	30.00%
POL/EPL	382,687															
AUTO LIABILITY	132,715	53,927	53,927	40.63%	93,245	70.26%	55,427	55,427	41.76%	90,795	68.41%	0	0	0.00%	39,815	30.00%
WORKER'S COMP	7,209,432	5,708,316	5,573,756	77.31%	6,452,548	89.50%	5,695,351	5,695,351	79.00%	6,347,448	88.04%	0	0	0.00%	1,874,452	26.00%
TOTAL ALL LINES	8,589,655	6,661,164	6,526,604	75.98%	7,248,711	84.39%	6,626,325	6,626,325	77.14%	7,131,428	83.02%	0	0	0.00%	2,254,609	26.25%
NET PAYOUT %	\$2,614,964					30.44%										

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		8		MONTH TARGETED	Last Month		7		MONTH TARGETED	Last Year		-4		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Aug-23		Unlimited Incurred	Limited Incurred	Actual	31-Jul-23		Unlimited Incurred	Limited Incurred	Actual	31-Jul-22	
PROPERTY	259,000	0	0	0.00%	157,990	61.00%	0	0	0.00%	137,270	53.00%			N/A	N/A	N/A
GEN LIABILITY	619,000	93,774	93,774	15.15%	185,700	30.00%	63,103	63,103	10.19%	154,750	25.00%			N/A	N/A	N/A
POL/EPL	342,000															
AUTO LIABILITY	120,000	4,403	4,403	3.67%	36,000	30.00%	5,003	5,003	4.17%	30,000	25.00%			N/A	N/A	N/A
WORKER'S COMP	8,198,000	1,647,853	1,640,054	20.01%	2,131,480	26.00%	1,315,502	1,315,502	16.05%	1,557,620	19.00%			N/A	N/A	N/A
TOTAL ALL LINES	9,538,000	1,746,030	1,738,231	18.22%	2,511,170	26.33%	1,383,609	1,383,609	14.51%	1,879,640	19.71%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$542,486					5.69%										

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 34-23

NOVEMBER 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>
001202			
001202	QUAL-LYNX	CLAIM ADJUSTING SERVICES 11/23	24,806.91
			24,806.91
001203			
001203	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/23	5.37
001203	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/23	14,626.00
			14,631.37
001204			
001204	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 11/23	1,774.41
			1,774.41
001205			
001205	JULIE N. TARRANT	TREASURER FEE 11/23	442.83
			442.83
001206			
001206	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 9/1/23-9/28/23	4,438.20
			4,438.20
001207			
001207	CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE 11/23 INV 569275	3,400.00
			3,400.00
001208			
001208	SPARK CREATIVE GROUP LLC	SITE UPDATES 08/23 INV 5316	125.00
			125.00
001209			
001209	COLUMN SOFTWARE PBC	INV B8F1E9EB-0001 AD-10/24/23	66.40
			66.40
		Total Payments FY 2023	49,685.12
		TOTAL PAYMENTS ALL FUND YEARS	49,685.12

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

OCEAN COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2023										
Month Ending: August										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	704,777.60	(54,494.90)	272,073.83	14,964,944.09	(2,077,789.85)	1,262,414.62	1,238,563.95	0.00	0.00	16,310,489.33
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,992.36	1,418.35	769.13	42,304.92	912.21	3,592.27	3,501.34	0.00	0.00	54,490.58
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,992.36	1,418.35	769.13	42,304.92	912.21	3,592.27	3,501.34	0.00	0.00	54,490.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,992.36	1,418.35	769.13	42,304.92	912.21	3,592.27	3,501.34	0.00	0.00	54,490.58
EXPENSES										
Claims Transfers	0.00	19,492.76	2,741.89	470,834.16	0.00	0.00	0.00	0.00	0.00	493,068.81
Expenses	0.00	0.00	0.00	0.00	1,646,659.14	47,173.38	0.00	0.00	0.00	1,693,832.52
Other *	0.00	0.00	0.00	0.00	0.00	361,688.97	0.00	0.00	0.00	361,688.97
TOTAL	0.00	19,492.76	2,741.89	470,834.16	1,646,659.14	408,862.35	0.00	0.00	0.00	2,548,590.30
END BALANCE	706,769.96	(72,569.31)	270,101.07	14,536,414.85	(3,723,536.78)	857,144.54	1,242,065.29	0.00	0.00	13,816,389.61

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
OCEAN COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	August				
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	\$16,310,489.39	14,803,875.82	514,426.32	992187.25	
Opening Interest Accrual Balance	\$0.00	0	0	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	\$54,490.60	\$49,077.33	\$1,970.95	\$3,442.32
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	\$54,490.60	\$49,077.33	\$1,970.95	\$3,442.32
9	Deposits - Purchases	\$251,090.00	\$990.00	\$250,000.00	\$100.00
10	(Withdrawals - Sales)	-\$2,799,680.30	-\$1,943,832.52	-\$494,058.81	-\$361,788.97
Ending Cash & Investment Balance	\$13,816,389.69	\$12,910,110.63	\$272,338.46	\$633,940.60	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$243,512.27	\$1,808.01	\$60,815.37	\$180,888.89	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$14,059,901.96	\$12,911,918.64	\$333,153.83	\$814,829.49	



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%
July	200	\$296,457.67	\$100,662.91	\$195,794.76	66%	\$25,357.29	79%
August	410	\$746,470.01	\$259,149.37	\$487,320.64	65%	\$73,864.54	94%
September	433	\$356,951.48	\$134,939.94	\$222,011.54	62%	\$37,134.71	97%
October	316	\$338,077.79	\$130,163.04	\$207,914.75	61%	\$30,735.27	95%
Grand Total	2580	\$4,429,589.06	\$1,802,394.19	\$2,627,194.87	59%	\$417,527.87	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%
July	37	\$48,311.68	\$13,020.52	\$35,291.16	73%	\$4,733.00	95%
August	60	\$45,824.76	\$17,057.11	\$28,767.65	63%	\$5,137.99	97%
September	94	\$91,447.47	\$31,359.25	\$60,088.22	66%	\$10,258.31	98%
October	83	\$107,330.81	\$35,316.38	\$72,014.43	67%	\$11,526.72	97%
Grand Total	697	\$2,288,398.04	\$627,304.46	\$1,661,093.58	73%	\$228,572.20	36%

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 – 10/31/2023**

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	103	\$342,477.96
ORTHONJ, LLC	300	\$146,063.92
COMMUNITY MEDICAL CENTER INC	34	\$133,293.15
JERSEY SHORE UNIVERSITY MEDICAL CENTER	10	\$119,599.72
TOMS RIVER SURGERY CENTER	7	\$87,326.10
NORTHERN MONMOUTH REGIONAL SURG CTR	25	\$82,077.50
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	14	\$62,219.76
SOUTHERN OCEAN MEDICAL CENTER	17	\$51,035.88
HEALTHSOUTH REHABILITATION HOSPITAL	2	\$49,966.70
MONMOUTH MEDICAL CENTER	2	\$48,344.73
Grand Total	514	\$1,122,405.42

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
THE PLASTIC SURGERY CENTER PA	3	\$300,125.00
NORTHERN MONMOUTH REGIONAL SURG CTR	19	\$57,142.20
ORTHONJ, LLC	141	\$39,724.53
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	93	\$27,912.65
SEASHORE SURGICAL INSTITUTE	1	\$14,600.00
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	1	\$12,728.00
NEW JERSEY HEALTHCARE SPECIALISTS PC	13	\$12,699.00
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
Grand Total	283	\$500,674.43



OCEAN COUNTY INSURANCE FUND COMMISSION

ALL WORKERS' COMPENSATION CLAIMS REPORTED BY CLAIM TYPE

2023	INDEMNITY	MEDICAL ONLY	REPORT ONLY	GRAND TOTAL
January	1	16	2	19
February	3	7	0	10
March	4	10	0	14
April	10	14	0	24
May	7	10	0	17
June	4	20	0	24
July	6	11	0	17
August	2	17	1	20
September	1	11	0	12
October	1	9	0	10
November				
December				
Grand Total	39	125	3	167

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	5	2	7
February	0	0	0	0
March	0	0	0	0
April	1	0	0	1
May	0	0	0	0
June	1	0	0	1
July	0	0	0	0
August	0	0	0	0
September	0	0	0	0
October	0	0	0	0
December				
Grand Total	2	5	2	9

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: November 10, 2023
DATE OF MEETING: November 17, 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>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 mgenna@jamontgomery.com</p>		<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>

October – November 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 19:** Attended the OCIFC meeting.
- **October 19:** Attended a Client Meeting at the Ocean County Library.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **November 9:** Plan to attend the OCIFC Claims Committee meeting.
- **November 17:** 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 - Understanding Cannabis: Integral to Injury Prevention and Employee Wellness - Virtual Training Classes – October 20.
- NJCE JIF - JAM SD Bulletin: Space Heater Best Practices – November 2.
- NJCE JIF - JAM SD Bulletin: Winter Ice Activities Best Practices – November 3.

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 Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (November thru January 2024 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.

J.A. Montgomery

CONSULTING

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 (under the Safety tab).

*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. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.**

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

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

November thru January 2024 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
11/13/23	Shop and Tool Safety	7:30 - 8:30 am
11/13/23	Flagger Skills and Safety	9:00 - 10:00 am
11/13/23	Fire Safety	10:30 - 11:30 am
11/17/23	Fall Protection Awareness	8:30 - 10:00 am
11/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/17/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/20/23	Bloodborne Pathogens	7:30 - 8:30 am
11/20/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/20/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/21/23	Confined Space Entry	8:30 - 11:30 am
11/21/23	Housing Authority Sensibility	9:00 - 12:00 pm
11/21/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/28/23	Chainsaw Safety	7:30 - 8:30 am
11/28/23	Ladder Safety/Walking & Working Surfaces	9:00 - 11:00 am
11/28/23	Driving Safety Awareness	8:30 - 10:00 am
11/28/23	Protecting Children from Abuse In New Jersey Local Government Programs	10:00 - 12:00 pm
11/28/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/29/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program	8:30 - 10:00 am
11/29/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/29/23	Implicit Bias in the Workplace	9:00 - 10:30 am
11/29/23	Chipper Safety	10:30 - 11:30 am
11/29/23	Shop and Tool Safety	1:00 - 2:00 pm
12/1/23	Fire Safety	8:30 - 9:30 am
12/1/23	Fire Extinguisher Safety	10:00 - 11:00 am
12/1/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/4/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am

12/4/23	Chainsaw Safety	10:30 - 11:30 am
12/5/23	Confined Space Entry	8:30 - 11:30 am
12/5/23	Chipper Safety	1:00 - 2:00 pm
12/5/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/6/23	Implicit Bias in the Workplace	9:00 - 10:30 am
12/6/23	CDL: Drivers' Safety Regulations	11:00 - 1:00 pm
12/6/23	Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
12/6/23	Introduction to Understanding Conflict	1:00 - 3:00 pm
12/7/23	Accident Investigation	8:30 - 10:30 am
12/7/23	Flagger Skills and Safety	11:00 - 12:00 pm
12/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
12/11/23	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/11/23	Indoor Air Quality Designated Person Training	9:00 - 10:00 am
12/11/23	Hearing Conservation	10:30 - 11:30 am
12/11/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
12/11/23	Personal Protective Equipment	1:00 - 3:00 pm
12/12/23	Accident Investigation	8:30 - 10:30 am
12/12/23	Ethical Decision Making	9:00 - 11:30 am
12/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
1/3/24	Fire Safety	8:30 - 9:30 am
1/3/24	Implicit Bias in the Workplace	9:00 - 10:30 am
1/3/24	Fire Extinguisher Safety	10:00 - 11:00 am
1/3/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/4/24	Fall Protection Awareness	8:30 - 10:30 am
1/4/24	Hearing Conservation	11:00 - 12:00 pm
1/4/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
1/5/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/8/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/8/24	Chipper Safety	11:00 - 12:00 pm
1/9/24	Back Safety/Material Handling	9:00 - 10:00 am
1/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
1/9/24	Jetter/Vacuum Safety Awareness	10:30 - 12:30 pm
1/9/24	Chainsaw Safety	1:00 - 2:00 pm
1/10/24	Bloodborne Pathogens	8:30 - 9:30 am
1/10/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/10/24	Driving Safety Awareness	1:00 - 2:30 pm
1/11/24	Confined Space Entry	8:30 - 11:30 am
1/11/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
1/11/24	Personal Protective Equipment	1:00 - 3:00 pm
1/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
1/16/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am

1/16/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
1/17/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
1/18/24	Fire Safety	10:00 - 11:00 am
1/18/24	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/24	Bloodborne Pathogens	8:30 - 9:30 am
1/19/24	Introduction to Management Skills	9:00 - 11:00 am
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	Flagger Skills and Safety	10:00 - 11:00 am
1/24/24	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/24/24	Hearing Conservation	11:00 - 12:00 pm
1/24/24	Bloodborne Pathogens	1:00 - 2:00 pm
1/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:00 - 9:30 am
1/25/24	Personal Protective Equipment	10:00 - 12:00 pm
1/25/24	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/29/24	Dealing with Difficult People	1:00 - 2:30 pm
1/30/24	Confined Space Entry	9:00 - 12:00 pm
1/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/31/24	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/31/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm

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 guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.**

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 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. 35-23

**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: November 17, 2023

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

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

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	Qual-Lynx Claudia Acosta
	PERMA Risk Management Services Zareena Majeed Shai McLeod Robyn Walcoff
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. Jack Sahradnik, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince Paul Shives
Auditor	Dennis Skalkowski

ALSO PRESENT:

Jennifer Doderer, Ocean County Library
William Demand, Ocean Count Utility Authority
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 SEPTEMBER 22, 2023

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 22, 2023

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on September 12 and a variety of safety topics were discussed including some of our upcoming training opportunities. Mr. Prince advised the next meeting was scheduled for December 12 via zoom at 1:30 PM. Mr. Prince asked if anyone had any questions and concluded his report.

CLAIMS COMMITTEE: Ms. McLeod reported the Claims Committee met on October 12 and discussed the PARS. Ms. McLeod 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 October 12.

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

Moved: Commissioner Gunther
Second: Chair Greitz
Roll Call Vote: 2 Ayes, 0 Nayes

EXECUTIVE DIRECTOR REPORT: Executive Director said his report was included in the agenda and apologized for not being there in person today. Executive Director said he had two action items and the first was the 2022 audit report and the auditor would provide an overview of the results.

2022 AUDIT REPORT: Mr. Skalkowski thanked Executive Director and said he would start with page 3 of the audit. Mr. Skalkowski reported this was the independent auditors report on the financial statements. Mr. Skalkowski said it was a clean, unmodified opinion with no findings or recommendations noted. Mr. Skalkowski skipped to page 6 of the report and advised this was another audit report on the controls and was required by the Yellow Book Standards. Mr. Skalkowski reported it is pretty common not to have any findings or recommendation in this type

of entity due to the way they are managed by the professionals. The professionals do a pretty good job, but it does not preclude us from going through all of our necessary procedures to render our opinion. Mr. Skalkowski reviewed the comparative statements of net positions noting the fixed assets as of December 31, 2022 was \$14,952,328 which included the investment in joint venture which was the Commission's equity ownership interest in the NJCE and did increase this year. Mr. Skalkowski said the total liabilities and reserve were \$19,299,932 which increased over last year due to increases in the case reserves and IBNR reserve. Mr. Skalkowski noted the net position resulted in a net deficit of \$4,347,604. Mr. Skalkowski reviewed the summary of Comparative Statement of Net Position. Executive Director said he would like to make a comment and advised when we look at the operating loss, we all know by looking at the Financial Fast Tracks on a monthly basis that 2021 was the COVID year and the Commission was hit pretty hard and noted this was a big part of the deficit. Executive Director said outside of that year we are beginning to turn things around. Mr. Skalkowski advised there were numerous factors for the deficit and said there was a positive cash increase of \$7.2M dollars and a total cash amount of \$13,951,022. Executive Director said as of July 30 the cash balance was now up to \$16 million. Executive Director noted cash was very important to pay the claims. Mr. Skalkowski continued to review some of the schedules and then expressed his appreciation for the opportunity to serve the Commission. Mr. Skalkowski asked if there were any questions or said he would be happy to review any other schedules. Ms. Tarrant asked Mr. Skalkowski to review the legacy account. Mr. Skalkowski reported in January 2022 the Commission entered into an agreement with Ocean County to review, process and approve all open claims prior to April 1, 2021 on behalf of Ocean County. The County agreed to fund and pay the legacy claims with an initial deposit into a separate checking account in the amount of \$8 million with the intent to add funds as needed. Mr. Skalkowski advised as of December 31, 2022, the Commission had an outstanding legacy claim payable balance of \$3.3M. Ms. Tarrant said the legacy account was funded in September this year with \$6.6 million. In response to Executive Director's comment, Mr. Skalkowski reviewed Note 9, COVID-19, Subsequent Events which was included in the audit.

Executive Director said Ms. Tarrant and Ms. Kontomanolis of his office were monitoring and evaluating COVID-19 claims and did not see a need to do an additional assessment just yet. Executive Director said we will continue to monitor and noted in the most current year we're running a surplus, so we've turned the corner and we're trending in the right direction in terms of claim activity. Executive Director advised we spend a lot of time at the excess county level explaining all of the issues that we're faced with including what continues to be a hard market, reinsurance premiums increased pretty much for 2023 and we'll probably say another increase for 2024 more specifically in the property line as many property carriers are leaving the public entity pool business period.

Executive Director said the NJCE Finance Committee was meeting the end of October to start talking about the 2024 budget. The NJCE would introduce their budget in November and probably would not adopt until early January via a special meeting. Executive Director asked if anyone had any other questions for Mr. Salkowski on the audit.

In response to Mr. Demand's questions regarding the claim reserve and cash balance, Mr. Skalkowski advised he was not overly concerned about the cash balance. Executive Director said there are reserves especially with workers' compensation and explained those monies not like property where they are paid out in the first year tend to be open for a lengthy period of time. Executive Director said the cash balance is fantastic. Executive Director reported most of the

claims were for the county and covid related. Executive Director said Ms. Tarrant and Ms. Kontomanolis had several conversations and are taking a wait and see approach to see how we trend. Going forward at some point we may have to do an additional assessment over a five-to-ten-year period. With no further questions, Executive Director asked for a motion to approve the report of audit.

MOTION TO APPROVE RESOLUTION 32-23 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2022

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. 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:	Chair Greitz
Second:	Commissioner Gunther
Vote:	2 Ayes 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on September 27 and a summary report of the meeting was included in the agenda. Executive Director reported the Board of Fund Commissioners appointed AmeriHealth for TPA services with a three-year contract. Executive Director said the Finance Committee met and they will continue to meet now through the end of the year. Executive Director advised the NJCE Budget would be introduced in November with adoption in January. Executive Director advised the projected increase was between 10 to 15%. Executive Director advised there should be another update in about 30 days. Executive Director reported the NJCE would meet again on Thursday, October 26, 2023 at 9:30 AM.

2024 OCIFC BUDGET: Executive Director advised we would introduce the 2024 OCIFC Budget at the December 21 meeting and schedule a Public Hearing and budget adoption in January.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. Executive Director reported as of July 31, 2023 there was a deficit of \$5,738,959. Executive Director said the cash balance was \$16,310,489. Executive Director asked if anyone had any questions on the Financial Fast Track. Executive Director noted that the Treasurer was transferring more money into the legacy account.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track for the NJCE was included in the agenda. As of August 31, 2023

the NJCE had a surplus of \$13,387,082. Executive Director noted the total cash amount was \$26,581,202. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551. Executive Director did caution everyone there were two sizable property claims in the pipeline right now for two of our other counties.

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

PROPERTY APPRAISALS: Executive Director asked Ms. Benson to provide an update on the property appraisals. Ms. Benson said as of yesterday all of the appraisals were in.

RFQ’S: Executive Director advised Ms. Benson also reviewed the RFQ’s and made a change to the document checklist. Executive Director reported we were in the process of making the change and the RFQ’s should be issued and advertised within the next week. In response to Executive Director’s inquiry Mr. Dodd said she did make the change that Mrs. Benson recommended, and she would be advertising the RFQ's in the newspaper and notifying all of the incumbents.

11TH ANNUAL BEST PRACTICES SEMINAR OCTOBER 5, 2023, VIRTUAL EDITION: Executive Director reported this year’s Best Practices Workshop took place virtually on October 5 and asked Ms. Walcoff to comment. Ms. Walcoff reported the COVID presentation was very well liked along with the information on the OPRA public records act. Ms. Walcoff advised a survey was sent out and the presentation was posted on the NJCE website. Ms. Walcoff thanked everyone for attending. Executive Director said there was a good turn out with 60 to 70 attendees.

2024 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES – Executive Director advised the 2024 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director advised the NJCE Underwriting Manager’s Team would review any certificates which needed to be re-issued for the 2024 renewal.

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 October Bills List in the amount of \$48,042.51, Resolution 33-23. Ms. Tarrant referred to copies of the Treasurer’s reports which were included in the agenda and noted the balance of the legacy account, \$1.1 million and said in September there would be an increase of \$6.6 million. Ms. Tarrant advised the County added funds to the legacy account. Ms. Tarrant reported all of the assessment payments were received.

MOTION TO APPROVE RESOLUTION 33-23 OCTOBER BILLS LIST

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

Ms. Tarrant noted the Treasurer Reports were included in the agenda.

CLAIMS ADMINISTRATOR: Ms. Acosta advised Ms. Beatty had a conflict and she would cover her report. Ms. Acosta advised the agenda included the 2023 Cumulative Savings Summary for the Commission and the Legacy Claims for Ocean County. Ms. Acosta referred to copies of the top 10 Providers and workers' compensation claims reported by claim type year to date Covid claims reported. Ms. Acosta 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. Mr. Prince advised the report included Risk Control Activities and all training opportunities through December. Mr. Prince noted the training opportunities were also added to the NJC website. Mr. Prince said there was a submission for (4) four AED units to the Munich Safety Grant Committee and advised the submission was approved. Mr. Prince reported the funds would be disseminated shortly. Mr. Prince noted the 2024 Grant would reopen in 70 days. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported she had been working with the various divisions on the renewal applications and she would be in touch with the Board of Health to upload some of their property values into Origami. Ms. Sander advised she met with Ms. Walcoff and her team regarding some claim data and more information would follow.

ATTORNEY: Mr. Sahradnik advised he did not have anything to report except he had the pleasure of being on vacation while Ms. Benson was doing all of the work. Ms. Benson thanked Ms. Dodd for keeping her on top of the reviews for the RFQ's. Ms. Dodd thanked Ms. Benson and said she appreciated her assistance.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

There was no need for a closed session. Chair Greitz said the next meeting was scheduled for November 17, 2023 at 1:30 PM asked for a motion to adjourn.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:41AM

Minutes prepared by: Cathy Dodd, Assisting Secretary