

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, AUGUST 17, 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: August 17, 2023
10:00 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: July 20, 2023 Open Minutes.....Appendix I**

- CORRESPONDENCE: None**

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

 - Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of 8-10-23 (*Roll call Vote*)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....**Pages 2-12**

- TREASURER – Julie Tarrant**
 - Resolution 29-23 August Bills List – *Motion (Roll Call Vote)*.....**Page 13**
 - Treasurer Monthly Reports**Pages 14-15**

- CLAIMS ADMINISTRATOR– QUAL LYNXPages 16-19**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....**Pages 20-27**

- RISK MANAGERS REPORT – Conner Strong & Buckelew**
 - Monthly Report..... **Verbal**

- ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.**
 - Monthly Report **Verbal**

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
 - . *Motion to open the meeting to the public*
 - . *Motion to close the meeting to the public*

- CLOSED SESSION – Payment Authorization Requests (PARS)**
 - Resolution 30-23 Closed Session (if needed).....**Page 28**

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

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [September - TBD](#)

OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: August 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 (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of July. There was (1) one certificate of insurance issued during the month of July.
 - Motion to approve the certificate of insurance report**

- Revised Plan of Risk Managements (Appendix II)** – Included in Appendix II of your agenda is a revised Plan of Risk Management, Resolution No. 26-23. The Plan was revised to clarify the County's membership in the NJCE and not the Commission's. We are also revising the 2022 Plan of Risk Management, Resolution No. 27-23 to reflect this change.
 - Motion to approve Resolution No. 26-23, Revised 2023 Plan of Risk Management and Resolution No. 27-23, Revised 2022 Plan of Risk Management**

- Resolution 28-23, Addendum to Service Agreement for Gluck Walrath, LLP (Pages 5-6)**
As we previously discussed, Gluck Walrath, LLP who is on the Special Conflict Litigation Counsel Panel merged into the law firm of Dilworth and Paxson LLP. Included in the agenda on page 5 is Resolution 28-23 authorizing an execution of an addendum to the service agreement with Gluck Walrath. The resolution and addendum were reviewed by the Commission Attorney.
 - Motion to approve Resolution No. 28-23, Authorizing Execution of an Addendum to the Service Agreement between the Ocean County Insurance Fund Commission and Gluck Walrath LLP**

- New Jersey Counties Excess Joint Insurance Fund (NJCE)** - The NJCE is scheduled to meet again on Wednesday, September 27, 2023, at 9:30 AM via zoom.

- OCIFC Financial Fast Track (Page 7)** – Included in the agenda on page 7 is a copy of the Financial Fast Track for the month of May valued as of May 31, 2023.

- NJCE Property & Casualty Financial Fast Track** - The June NJCE Financial Fast Track is not available and will appear in the next agenda.

- Claims Tracking Reports (Pages 8-9)** – The claims tracking reports are on pages 8-9 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of May 31, 2023 with the Commission.

- ❑ **2024 Renewal – Underwriting Data Collection (Pages 10-12)** – The 2024 renewal process began the end of June. The Origami launch e-mail was sent on July 26. The Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. As a reminder most ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami. Attached on pages 10-12 is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal.

Also, the NJCE Underwriting Manager has scheduled an overview presentation of the 2024 pre-renewal via an interactive Webinar on Wednesday, August 23 at 2 pm. If you are not able to attend, the Webinar will be recorded and available for review. Underwriting Manager will cover the current state of the market and anticipated program changes.

- ❑ **RFQ’s for Professional Services** – Below is a chart of the Insurance Commission professional service agreements and the expiration dates. As we did last year, Executive Director will issue draft copies of the Request for Quotes for the highlighted positions below and send to the Commission Attorney for review. This year the Executive Director service agreement expires on 12-31-23. The County issued the RFQ in 2021. One of PERMA’s responsibilities is to handle all vendor procurements except for the Executive Director positions where the responses would go directly to the County for review and summarizing results. PERMA can still draft the RFQ. We are asking if the County wants to continue handling the procurement for Executive Director or pass it over to PERMA. We can discuss the options during the meeting.

Vendor	Contract Expiration
Actuary	12/31/2023
Auditor	12/31/2023
Commission Attorney	12/31/2023
Treasurer	12/31/2023
Special Conflict Litigation	12/31/2023
Executive Director	12/31/2023
Risk Manager	12/31/2024
TPA/Managed Care	12/31/2025

- ❑ **2024 Membership Renewal** – The Ocean County Board of Social Services, the Ocean County Library Commission, and the Ocean County Mosquito Commission’s membership in the Ocean County Insurance Fund Commission renews on January 1, 2024. The Fund office will send a sample resolution and agreement to the members to renew their membership in the Commission.
- ❑ **September Meeting** – Our next meeting is scheduled for September 21, 2023, at 10:00 am. However, we need to change the time of the meeting to 3:30 pm or change the meeting date to Friday, September 22, 2023, at 10:00 am. We can discuss further during the meeting.

❑ **Motion to revise the September meeting to _____**

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 - Ocean County Vo. Tech. School I - County of Ocean	137 Bey Lea Road Toms River, NJ 08753	RE: Use of Parking Lot Evidence of insurance as respects use of the OCVTS (Waretown Facility) parking lot for County sponsored events held at Wells Mills County Park, 905 Wells Mills Road (Route 532), Waretown, NJ during the current calendar year.	7/7/2023 #4078362	GL AU EX WC OTH
Total # of Holders: 1				

RESOLUTION NO. 28-23

RESOLUTION AUTHORIZING EXECUTION OF AN ADDENDUM TO THE SERVICE AGREEMENT BETWEEN THE OCEAN COUNTY INSURANCE FUND COMMISSION AND GLUCK WALRATH LLP, SPECIAL CONFLICT LITIGATION COUNSEL

WHEREAS, the Ocean County Insurance Fund Commission and Gluck Walrath, LLP entered into a Service Agreement dated January 1, 2023 and expires on December 31, 2023; and

WHEREAS, as effective June 1, 2023 Gluck Walrath, LLP merged into the law firm of Dilworth Paxson LLP (“DP”) and

WHEREAS, the contract between the Ocean County Insurance Fund Commission and Gluck Walrath, LLP were assigned to and assumed by Dilworth Paxson LLP effective June 1, 2023

WHEREAS, there exists the need for Ocean County Insurance Fund Commission to acknowledge the name change and to authorize execution of an addendum to the Service Agreement acknowledging the name change

NOW, THEREFORE BE IT RESOLVED, the Ocean County Insurance Fund Commission has authorized the execution of the addendum to the Service Agreement between the Ocean County Insurance Fund Commission and Gluck Walrath, LLP. The addendum to the Service Agreement is attached hereto.

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on August 17, 2023.

ADOPTED:

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

**ADDENDUM TO THE SERVICE AGREEMENT BETWEEN THE OCEAN COUNTY
INSURANCE FUND COMMISSION AND GLUCK WALRATH, LLP**

THIS ADDENDUM, made this 17th day of August 17, 2023, by and between the Ocean County Insurance Fund Commission and Dilworth Paxson LLP, formerly known as Gluck Walrath, LLP

WHEREAS, the Ocean County Insurance Fund Commission and Gluck Walrath, LLP entered into a Service Agreement dated January 1, 2023 and expires on December 31, 2023; and

WHEREAS, the contract between the Ocean County Insurance Fund Commission and Gluck Walrath, LLP were assigned to and assumed by Dilworth Paxson LLP effective June 1, 2023

NOTWITHSTANDING, anything to the contrary contained in the Service Agreement the Parties hereto agree to the following amendments to said Service Agreement:

1. The law firm of the Gluck Walrath, LLP shall be known as Dilworth Paxson LLP
2. The Parties hereto agree that the Service Agreement between the Ocean County Insurance Fund Commission and Gluck Walrath, LLP is hereby amended so that the party to the Service Agreement is now Dilworth Paxson LLP, and said firm shall be bound by all of the terms and conditions of the Service Agreement.

All of the other terms and conditions of the Service Agreement shall remain in full force and effect.

IN WITNESS WHEREOF, this Addendum to the Service Agreement has been executed on this ____ day of _____ 2023, for the purposes and the term specified herein.

Ocean County Insurance Fund Commission

Dilworth Paxson LLP

Robert A. Greitz, Chairperson

Michael H. Gluck

Attest:

Michael J. Fiure, Vice Chairperson

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		May 31, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,156,110	5,789,367	19,671,432	25,460,799
2.	CLAIM EXPENSES				
	Paid Claims	298,440	1,653,165	4,022,438	5,675,603
	Case Reserves	1,112,606	2,210,863	7,335,773	9,546,636
	IBNR	(662,376)	1,813,063	9,141,032	10,954,096
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(7,787)	(97,249)	(600,854)	(698,104)
	TOTAL CLAIMS	740,884	5,579,842	19,898,389	25,478,231
3.	EXPENSES				
	Excess Premiums	310,828	1,562,954	4,554,446	6,117,401
	Administrative	48,819	245,038	702,542	947,580
	TOTAL EXPENSES	359,647	1,807,993	5,256,988	7,064,981
4.	UNDERWRITING PROFIT (1-2-3)	55,579	(1,598,468)	(5,483,945)	(7,082,413)
5.	INVESTMENT INCOME	40,534	176,510	156,175	332,684
6.	PROFIT (4 + 5)	96,114	(1,421,958)	(5,327,771)	(6,749,729)
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	29,990	(119,628)	988,438	868,810
11.	SURPLUS (6 + 7 + 8 - 9)	126,104	(1,541,586)	(4,339,332)	(5,880,919)
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	4,652	24,920	39,397	64,317
	2021	100,891	(139,367)	(4,322,324)	(4,461,691)
	2022	(6,414)	(1,744,492)	(56,406)	(1,800,898)
	2023	26,975	317,354		317,354
	TOTAL SURPLUS (DEFICITS)	126,104	(1,541,586)	(4,339,332)	(5,880,919)
TOTAL CASH					17,920,166
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	74,281	652,756	2,845,593	3,498,348
	Case Reserves	189,205	(5,228)	4,273,270	4,268,042
	IBNR	(263,485)	(544,435)	4,248,708	3,704,273
	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	155,094	869,280	1,176,845	2,046,125
	Case Reserves	120,177	1,190,276	3,062,503	4,252,779
	IBNR	(275,271)	(229,910)	4,892,324	4,662,413
	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	69,066	131,130		131,130
	Case Reserves	803,224	1,025,815		1,025,815
	IBNR	(123,620)	2,587,409		2,587,409
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(7,787)	(90,253)		(90,253)
	TOTAL FY 2023 CLAIMS	740,884	3,654,100	0	3,654,100
COMBINED TOTAL CLAIMS		740,884	5,579,842	19,898,389	25,478,231

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

May 31, 2023

COVERAGE LINE - PROPERTY				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
April-23	0	4	0	4
May-23	0	4	0	4
NET CHGE	0	0	0	0
Limited Reserves				\$98,695
Year	2021	2022	2023	TOTAL
April-23	\$0	\$394,778	\$0	\$394,778
May-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
April-23	27	71	15	113
May-23	24	62	21	107
NET CHGE	-3	-9	6	-6
Limited Reserves				\$5,488
Year	2021	2022	2023	TOTAL
April-23	\$112,200	\$462,729	\$24,387	\$599,317
May-23	\$101,376	\$450,127	\$35,698	\$587,201
NET CHGE	(\$10,825)	(\$12,602)	\$11,311	(\$12,115)
Ltd Incurred	\$160,993	\$551,861	\$551,861	\$1,264,714
COVERAGE LINE - AUTO LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
April-23	0	3	2	5
May-23	0	3	2	5
NET CHGE	0	0	0	0
Limited Reserves				\$2,095
Year	2021	2022	2023	TOTAL
April-23	\$0	\$6,986	\$3,487	\$10,473
May-23	\$0	\$6,986	\$3,487	\$10,473
NET CHGE	\$0	\$0	\$0	\$0
Ltd Incurred	\$39,427	\$24,927	\$24,927	\$89,282
COVERAGE LINE - WORKERS COMP.				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
April-23	69	121	51	241
May-23	70	113	65	248
NET CHGE	1	-8	14	7
Limited Reserves				\$35,347
Year	2021	2022	2023	TOTAL
April-23	\$4,096,648	\$3,380,451	\$131,281	\$7,608,380
May-23	\$4,296,677	\$3,522,832	\$946,625	\$8,766,134
NET CHGE	\$200,029	\$142,380	\$815,344	\$1,157,754
Ltd Incurred	\$7,567,509	\$5,317,275	\$5,317,275	\$18,202,058
TOTAL ALL LINES COMBINED				
CLAIM COUNT - OPEN CLAIMS				
Year	2021	2022	2023	TOTAL
April-23	96	199	68	363
May-23	94	182	88	364
NET CHGE	-2	-17	20	1
Limited Reserves				\$26,809
Year	2021	2022	2023	TOTAL
April-23	\$4,208,848	\$4,244,944	\$159,155	\$8,612,947
May-23	\$4,398,053	\$4,374,723	\$985,810	\$9,758,586
NET CHGE	\$189,205	\$129,779	\$826,655	\$1,145,639
Ltd Incurred	\$7,767,928	\$6,293,563	\$5,894,067	\$19,955,558

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF May 31, 2023

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		29		MONTH TARGETED	Last Month		28		MONTH TARGETED	Last Year		17		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-May-23		Unlimited Incurred	Limited Incurred	Actual	30-Apr-23		Unlimited Incurred	Limited Incurred	Actual	30-Apr-22	
PROPERTY	184,664	0	0	0.00%	184,664	100.00%	0	0	0.00%	184,664	100.00%	0	0	0.00%	178,886	96.87%
GEN LIABILITY	541,012	160,993	160,993	29.76%	457,980	84.65%	164,694	164,694	30.44%	452,087	83.56%	121,314	121,314	22.42%	376,251	69.55%
POL/EPL																
AUTO LIABILITY	74,552	39,427	39,427	52.89%	61,148	82.02%	39,427	39,427	52.89%	60,430	81.06%	40,982	40,982	54.97%	47,943	64.31%
WORKER'S COMP	5,014,620	7,773,621	7,567,509	150.91%	4,824,533	96.21%	7,506,434	7,506,434	149.69%	4,803,736	95.79%	6,140,736	5,981,937	119.29%	4,223,905	84.23%
TOTAL ALL LINES	5,814,848	7,974,041	7,767,928	133.59%	5,528,326	95.07%	7,710,555	7,710,555	132.60%	5,500,916	94.60%	6,303,032	6,144,233	105.66%	4,826,986	83.01%
NET PAYOUT %	\$3,499,886				60.19%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		17		MONTH TARGETED	Last Month		16		MONTH TARGETED	Last Year		5		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-May-23		Unlimited Incurred	Limited Incurred	Actual	30-Apr-23		Unlimited Incurred	Limited Incurred	Actual	30-Apr-22	
PROPERTY	260,954	399,500	399,500	153.09%	252,789	96.87%	399,500	399,500	153.09%	252,203	96.65%	130,000	130,000	49.82%	96,553	37.00%
GEN LIABILITY	603,867	551,861	551,861	91.39%	419,965	69.55%	554,753	554,753	91.87%	409,707	67.85%	129,573	129,573	21.46%	84,541	14.00%
POL/EPL	382,687															
AUTO LIABILITY	132,715	24,927	24,927	18.78%	85,347	64.31%	24,927	24,927	18.78%	82,319	62.03%	26,826	26,826	20.21%	19,907	15.00%
WORKER'S COMP	7,209,432	5,449,083	5,317,275	73.75%	6,072,635	84.23%	5,162,716	5,162,716	71.61%	5,891,984	81.73%	1,010,426	973,855	13.51%	648,849	9.00%
TOTAL ALL LINES	8,589,655	6,425,371	6,293,563	73.27%	6,830,735	79.52%	6,141,897	6,141,897	71.50%	6,636,213	77.26%	1,296,824	1,260,253	14.67%	849,850	9.89%
NET PAYOUT %	\$2,043,384				23.79%											

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		5		MONTH TARGETED	Last Month		4		MONTH TARGETED	Last Year		-7		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-May-23		Unlimited Incurred	Limited Incurred	Actual	30-Apr-23		Unlimited Incurred	Limited Incurred	Actual	30-Apr-22	
PROPERTY	259,000	0	0	0.00%	95,830	37.00%	0	0	0.00%	77,700	30.00%			N/A	N/A	N/A
GEN LIABILITY	619,000	36,777	36,777	5.94%	86,660	14.00%	25,365	25,365	4.10%	61,900	10.00%			N/A	N/A	N/A
POL/EPL	342,000															
AUTO LIABILITY	120,000	3,803	3,803	3.17%	18,000	15.00%	3,803	3,803	3.17%	12,000	10.00%			N/A	N/A	N/A
WORKER'S COMP	8,198,000	1,066,665	1,058,867	12.92%	737,820	9.00%	190,586	190,586	2.32%	491,880	6.00%			N/A	N/A	N/A
TOTAL ALL LINES	9,538,000	1,107,246	1,099,448	11.53%	938,310	9.84%	219,754	219,754	2.30%	643,480	6.75%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$120,040				1.26%											

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2024 renewal. All exposure collection items noted below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed. The NJCE members are undergoing appraisals for certain members and buildings, which may address the COPE info.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted in the past few years from a vehicle age of 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Law Enforcement** –
 - **Use of Force** – Provide your law enforcement use of force policies and procedures.
 - **Strip Search** – Provide your law enforcement strip search policies and procedures.
 - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
 - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
 - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
 - **State Jail Inspections** – Provide your most recent annual state jail inspection report.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

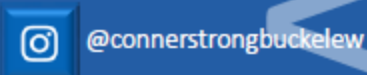
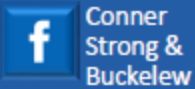
Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$10m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles. A 5% buffer is added to the total number of vehicles scheduled in Origami.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Medical Malpractice** – If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the Medical Malpractice Application in BrokerBuddha and the Med/Mal Exposure workbook sent separately.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



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OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 29-23

AUGUST 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>
001178			
001178	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE JIF - 2ND INSTALLMENT 2023 7/6/23	1,646,659.14
			1,646,659.14
001179			
001179	QUAL-LYNX	CLAIM ADJUSTING SERVICES 8/23	24,806.92
			24,806.92
001180			
001180	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/23	4.74
001180	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/23	14,626.00
			14,630.74
001181			
001181	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 08/23	1,774.41
			1,774.41
001182			
001182	JULIE N. TARRANT	TREASURER FEE 08/23	442.83
			442.83
001183			
001183	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICE 1/23-6/28/23 INV 249109	2,035.80
			2,035.80
001184			
001184	CONNER STRONG & BUCKELEW	RISK MANAGER FEE 8/23 INV 569272	3,400.00
			3,400.00
001185			
001185	THE PRESS OF ATLANTIC CITY	AD 7/11/23- SPECIAL MEETING	33.60
			33.60
001186			
001186	ASBURY PARK PRESS	ACCT #ASB-0000003503 AD 7/8/23	49.08
			49.08
		Total Payments FY 2023	1,693,832.52
		TOTAL PAYMENTS ALL FUND YEARS	\$1,693,832.52

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: May										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
RECEIPTS										
Assessments	73,713.32	138,034.60	34,152.89	2,333,211.59	1,000,737.73	172,298.77	135,473.13	0.00	0.00	3,887,622.03
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,389.37	916.91	523.72	30,040.05	22.71	5,212.80	2,428.50	0.00	0.00	40,534.06
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,389.37	916.91	523.72	30,040.05	22.71	5,212.80	2,428.50	0.00	0.00	40,534.06
Other *	0.00	0.00	0.00	1,752.93	0.00	26,920.17	0.00	0.00	0.00	28,673.10
TOTAL	75,102.69	138,951.51	34,676.61	2,365,004.57	1,000,760.44	204,431.74	137,901.63	0.00	0.00	3,956,829.19
EXPENSES										
Claims Transfers	0.00	25,357.97	0.00	273,082.36	0.00	0.00	0.00	0.00	0.00	298,440.33
Expenses	0.00	0.00	0.00	0.00	0.00	46,287.96	0.00	0.00	0.00	46,287.96
Other *	0.00	0.00	0.00	0.00	0.00	310,984.69	0.00	0.00	0.00	310,984.69
TOTAL	0.00	25,357.97	0.00	273,082.36	0.00	357,272.65	0.00	0.00	0.00	655,712.98
END BALANCE	700,573.59	(3,351.95)	270,450.91	15,615,469.92	(2,079,714.68)	2,185,562.41	1,231,175.87	0.00	0.00	17,920,166.06

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
OCEAN COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	May				
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	\$14,619,049.87	12,139,297.39	377,728.02	2,102,024.46	
Opening Interest Accrual Balance	\$0.00	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$40,534.08	\$34,111.46	\$1,660.10	\$4,762.52
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	\$40,534.08	\$34,111.46	\$1,660.10	\$4,762.52
9	Deposits - Purchases	\$4,417,549.10	\$3,889,882.11	\$500,000.00	\$27,666.99
10	(Withdrawals - Sales)	-\$1,156,966.95	-\$547,034.78	-\$298,440.33	-\$311,491.84
Ending Cash & Investment Balance	\$17,920,166.10	\$15,516,256.18	\$580,947.79	\$1,822,962.13	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$135,367.80	\$1,714.41	\$46,557.05	\$87,096.34	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$18,055,533.90	\$15,517,970.59	\$627,504.84	\$1,910,058.47	



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%
Grand Total	1421	\$2,988,089.78	\$1,278,141.84	\$1,709,947.94	57%	\$275,793.35	91%

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%
Grand Total	460	\$2,043,795.00	\$543,571.72	\$1,500,223.28	73%	\$201,649.18	29%

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 – 7/31/2023**

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	92	\$319,761.78
JERSEY SHORE UNIVERSITY MEDICAL CENTER	10	\$119,599.72
COMMUNITY MEDICAL CENTER INC	25	\$111,924.28
TOMS RIVER SURGERY CENTER	7	\$87,326.10
ORTHONJ, LLC	150	\$70,857.28
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	14	\$62,219.76
NORTHERN MONMOUTH REGIONAL SURG CTR	20	\$59,977.50
SOUTHERN OCEAN MEDICAL CENTER	12	\$34,693.30
SANJAY SIKAND MD PC	58	\$30,855.00
SHORE AMBULATORY SURGICAL CTR, LLC	2	\$25,433.55
Grand Total	390	\$922,648.27

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
THE PLASTIC SURGERY CENTER PA	2	\$300,000.00
NORTHERN MONMOUTH REGIONAL SURG CTR	11	\$31,791.40
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	70	\$21,003.89
ORTHONJ, LLC	68	\$19,918.29
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	168	\$445,347.13



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	9	15	0	24
May	5	12	0	17
June	4	20	0	24
July	3	14	0	17
August				
September				
October				
November				
December				
Grand Total	27	96	2	125

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				
August				
September				
October				
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: August 9, 2023
DATE OF MEETING: August 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>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>

July - August 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

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

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 10:** Plan to attend the OCIFC Claims Committee meeting.
- **August 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 - JAM SD Bulletin: Passenger Bus & Van Operations, Best Practices - July 14.
- NJCE JIF - JAM SD Bulletin: Flash Flood Preparedness Best Practices – July 17.
- NJCE JIF - JAM SD Bulletin: Pickleball Best Practices – July 26.

- NJCE JIF - JAM SD Bulletin: Automated External Defibrillators (AED) Programs – July 27.
- NJCE JIF - JAM SD Message: MSA Altair Gas Detector Safety Notice – August 9.

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: [Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(August through October 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.

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.

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

DATE	TRAINING TOPIC	TIME
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	Protecting Children from Abuse In New Jersey Local Government Programs	9:30 - 11:30 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
9/5/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/6/23	Mower Safety	8:30 - 9:30 am
9/6/23	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm

9/7/23	Hearing Conservation	7:30 - 8:30 am
9/7/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
9/7/23	Preparing for First Amendment Audits	9:00 - 11:00 am
9/7/23	Chainsaw Safety	1:00 - 2:00 pm
9/11/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/11/23	Accident Investigation	1:00 - 3:00 pm
9/12/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
9/12/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/13/23	Chipper Safety	7:30 - 8:30 am
9/13/23	Bloodborne Pathogens	9:00 - 10:00 am
9/13/23	Flagger Skills and Safety	10:30 - 11:30 am
9/13/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/14/23	Personal Protective Equipment	8:30 - 10:30 am
9/14/23	Fire Safety	11:00 - 12:00 pm
9/14/23	Fire Extinguisher Safety	1:00 - 2:00 pm
9/15/23	Introduction to Understanding Conflict	9:00 - 11:00 am
9/15/23	Fall Protection Awareness	8:30 - 10:30 am
9/15/23	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/15/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
9/18/23	Mower Safety	7:30 - 8:30 am
9/18/23	Shop and Tool Safety	9:00 - 10:00 am
9/18/23	Hearing Conservation	10:30 - 11:30 am
9/18/23	Safety Committee Best Practices	1:00 - 2:30 pm
9/18/23	Law Enforcement - Below 100*	8:00 - 12:00 pm
9/19- 9/20/23	Leadership Skills for Supervisors Workshop (Two Days)*	9:00 - 3:30 pm w/lunch brk
9/19/23	Public Employers: What You Need to Know	9:00 - 10:30 am
9/19/23	Bloodborne Pathogens	11:00 - 12:00 pm
9/19/23	Driving Safety Awareness	1:00 - 2:30 pm
9/20/23	Chainsaw Safety	8:30 - 9:30 am
9/20/23	Chipper Safety	10:00 - 11:00 am
9/20/23	Personal Protective Equipment	1:00 - 3:00 pm
9/21/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
9/21/23	Productive Meetings Best Practices	8:30 - 10:00 am
9/21/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
9/22/23	Flagger Skills and Safety	7:30 - 8:30 am
9/22/23	Lock Out/Tag Out (Control of Hazardous Energy)	9:00 - 11:00 am
9/22/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/25/23	Playground Safety Inspections	8:30 - 10:30 am
9/25/23	Fire Extinguisher Safety	11:00 - 12:00 pm
9/25/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/26/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/23	Housing Authority Sensibility	8:30 - 11:30 am
9/26/23	Bloodborne Pathogens	9:30 - 10:30 am
9/26/23	Fire Safety	11:00 - 12:00 pm
9/27/23	MSI-NJCE EXPO 2023 - Confined Space Entry (Camden Co.)*	8:30 - 11:30 am

9/27/23	MSI -NJCE EXPO 2023 - Excavation, Trenching, and Shoring (Camden Co.)*	8:30 - 12:30 pm
9/27/23	MSI-NJCE EXPO 2023 - Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Camden Co.)*	8:30 - 12:30 pm
9/27/23	MSI-NJCE EXPO 2023 - Flagger Work Zone Safety (Camden Co.)*	8:30 - 12:30 pm
9/27/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/28/23	Leaf Collection Safety Awareness	8:30 - 10:30 am
9/28/23	CDL: Supervisors' Reasonable Suspicion	11:00 - 1:00 pm
9/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/29/23	Confined Space Entry	8:30 - 11:30 am
9/29/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/02/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
10/02/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/03/23	Sanitation and Recycling Safety	7:30 - 9:30 am
10/03/23	Bloodborne Pathogens	10:00 - 11:00 am
10/03/23	Dealing with Difficult People	1:00 - 2:30 pm
10/04/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/04/23	Fire Safety	11:00 - 12:00 pm
10/04/23	Introduction to Management Skills	1:00 - 3:00 pm
10/05/23	Flagger Skills and Safety	8:30 - 9:30 am
10/05/23	Chipper Safety	10:00 - 11:00 am
10/05/23	Chainsaw Safety	11:30 - 12:30 pm
10/06/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/06/23	Fire Extinguisher Safety	10:00 - 11:00 am
10/06/23	Mower Safety	1:00 - 2:00 pm
10/10/23	Ethical Decision Making	9:00 - 11:30 am
10/10/23	Disaster Management	1:00 - 2:30 pm
10/10/23	The Power of Collaboration (JIF 101) (Camden Co.)*	9:00 - 1:00 pm
10/11/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/11/23	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/11/23	Personal Protective Equipment	1:00 - 3:00 pm
10/12/23	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
10/12/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
10/12/23	Bloodborne Pathogens	9:30 - 10:30 am
10/12/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/13/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/16/23	Hearing Conservation	8:30 - 9:30 am
10/16/23	Special Event Management	9:00 - 11:00 am
10/16/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
10/16/23	Ethics for NJ Local Government Employees	10:00 - 12:00 pm
10/17/23	MSI-NJCE Expo 2023: Confined Space Entry (Ocean Co.)*	8:30 - 11:30 am
10/17/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring (Ocean Co.)*	8:30 - 12:30 pm
10/17/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Ocean Co.)*	8:30 - 12:30 pm
10/17/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety (Ocean Co.)*	8:30 - 12:30 pm

10/18/23	Driving Safety Awareness	8:30 - 10:00 am
10/18/23	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/18/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/23	MSI-NJCE Expo 2023: Practical Leadership - 21 Irrefutable Laws (Ocean Co.)*	9:00 - 12:00 pm
10/19/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/19/23	Back Safety/Material Handling	1:00 - 2:00 pm
10/23/23	Fire Safety	8:30 - 9:30 am
10/23/23	Fire Extinguisher Safety	10:00 - 11:00 am
10/23/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/24/23	Preparing for the Unspeakable	9:00 - 10:30 am
10/24/23	Chipper Safety	8:30 - 9:30 am
10/24/23	Chainsaw Safety	10:00 - 11:00 am
10/24/23	Flagger Skills and Safety	1:00 - 3:00 pm
10/25/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
10/25/23	Asbestos Awareness	11:00 - 1:00 pm
10/25/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/26/23	Fall Protection Awareness	8:30 - 10:30 am
10/26/23	Personal Protective Equipment	1:00 - 3:00 pm
10/27/23	Confined Space Entry	8:30 - 11:30 am
10/27/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/30/23	Microlearning Theory and Practice	8:30 - 10:30 am
10/30/23	Mower Safety	11:00 - 12:00 pm
10/31/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/23	Hearing Conservation	11:00 - 12:00 pm
10/31/23	Snow Plow/Snow Removal Safety	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 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. 30-23

**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: August 17, 2023

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 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
	PERMA Risk Management Services Jennifer Davis
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 Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Paul Shives
Auditor	

ALSO PRESENT:

Jenn Doderer, Ocean County Library
Antoinette DePaola, Ocean County
Tristin J. Collins, Ocean County
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF JUNE 20, 2023 AND JULY 11, 2023

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 20 AND JULY 11, 2023

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Shives of J.A. Montgomery reported he was attending the meeting on behalf of Mr. Prince. Mr. Shives advised the Safety Committee met on June 30 at 1:30 PM via zoom and topics were discussed including training opportunities, safety resources and the use of the website. Mr. Shives said the next meeting was scheduled for September 12. Mr. Shives asked if anyone had any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee met on July 13 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 July 13.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JULY 13, 2023

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

EXECUTIVE DIRECTOR REPORT: Executive Director said his report began on page two of the agenda and he had a quick report today with one action item.

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 June. Executive Director said there were (12) twelve 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 met on June 22 and referred to a copy of a written summary report which was included in the agenda. Executive Director advised the December 31, 2022, audit was presented and there were no findings or recommendations. 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 to the state. Executive Director advised we also spent some time talking about the property appraisal process and said the Fund Commissioners agreed to authorize a reimbursement program to the local commissions for the cost of the property appraisal services. Executive Director advised they were looking for volunteers to participate in the Best Practices Seminar which was scheduled for the afternoon on October 5 and asked everyone to save the date. Executive Director asked Ms. Davis if she wanted to comment. Ms. Davis said they were finalizing some of the details and updates would follow shortly. Executive Director reported the NJCE was scheduled to meet again on Wednesday, September 27, 2023 at 9:30 AM via zoom.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. Executive Director reported as of April 30, 2023 there was a deficit of \$6,007,022 and noted we have discussed this deficit before and was due mostly to the 2022 year. Executive Director said however, the cash balance was \$14,619,050. Executive Director said 2023 was off to a good start.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track for the NJCE was included in the agenda. As of May 31, 2023 the NJCE had a surplus of \$13,704,071. Executive Director noted the total cash amount was \$28,298,804. 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 April 30, 2023 with the Commission and noted this correlates with the Financial Fast Track.

PROPERTY APPRAISAL SERVICES: Executive Director reported 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: Executive Director advised the NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they were changing the file sharing platform provider. Executive Director said this transition would enhance the efficiency and enable better service. Executive Director explained the files currently shared with you via the Egnyte platform would transition over to Microsoft OneDrive. Authorized users of the Egnyte platform would receive an e-mail with information on the new file sharing. Executive Director noted we did hear from some of our other counties that the Connor Strong and Buckelew IT Department sent out some emails to our clients which caused a lot of confusion. Executive Director said he thought that had all cleared up now. Executive Director asked Ms. Sander if she wanted to comment on the transition. Ms. Sander advised the transition should be fairly seamless and OneDrive would give you better access to upload and download documents. Ms. Sander said the new system would allow you to download your policies. Executive Director thanked Ms. Sander and said if anyone had any questions to contact the Fund Office.

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 July Bills List in the amount of \$45,943.56, Resolution 25-23.

MOTION TO APPROVE RESOLUTION 25-23 JULY BILLS LIST

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

Ms. Tarrant noted the Treasurer Reports were included in the agenda and reviewed the cash balances. Ms. Tarrant said the legacy account would be funded probably during August. Ms. Tarrant advised she did receive the reimbursement check on Mecca in the amount of \$81,000. Ms. Tarrant said there was a little issue with 3 checks, affecting 2 attorneys and she was working with the bank to resolve.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised there were 1221 bills, year to date, totaling \$2,691,632.11. Ms. Beatty advised there was a savings of 56%, \$1,514,153.18. Ms. Beatty then referred to the Legacy 2023 Cumulative Savings Summary and advised there were 423 bills for \$1,1995,483.32. Ms. Beatty reported there was an overall savings of \$1,464,932.12 or 73%. Lastly, Ms. Beatty reviewed the Top 10 Providers and the Workers' Compensation Claims Report by Claim Type. Ms. Beatty advised there were 107 claims reported in 2023 and 7 were Covid claims from January. Ms. Beatty asked if there were any questions and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Shives referred to a copy of the Safety Director's Report which was included in the agenda. Mr. Shives said the report included meetings that were attended and the loss control visits. Mr. Shives also wanted to note his team did conduct a loss control visit on July 11 at the Ocean County Road Department in Manchester and Manahawkin. The main concern coming out of that was the need for confined space, excavation, trenching and shoring training for the employees. Mr. Shives advised his team would reach out to Ms. DePaola to schedule those sessions. Mr. Shives referred to a copy of the listing of safety director bulletins which were issued for the months of June and July. Mr. Shives advised there was an explanation of the live safety training courses now available in a virtual instructor led format and noted they received positive feedback from our clients. Mr. Shives advised the Core Safety Courses Leadership Academy was going very well and noted there was some County participation and encouraged managers and supervisors to attend. Mr. Shives concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander advised she was assisting and fielding questions regarding the appraisals. Ms. Sander reported the flood policies that were with Conner Strong & Buckelew were now handled by PERMA. Ms. Sander noted the premiums would be included in the Statement of Account issued in September. Ms. Sander advised the bonds were the only item still handled by Conner Strong & Buckelew. Ms. Sander concluded her report unless there were any questions.

Ms. Benson said she wanted to shout out to Mr. Shives. Ms. Benson said she had not seen him in years and was disappointed she could not attend the meeting in person.

Executive Director asked Ms. Tarrant if she wanted to discuss the Gluck Walrath ownership change. Ms. Tarrant advised the law firm of Gluck Walrath contacted the County advising they merged with Dilworth Paxson LLP. Ms. Tarrant said she would send a copy of the correspondence to the Executive Director.

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 August 17, 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: 10:18 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

Appendix II

Plan of Risk Managements

Ocean County Insurance Fund Commission 2023 Plan of Risk Management

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective 08/04/2023, the 2023 Plan of Risk Management shall be:

The Perils or Liability to be Insured Against

The Insurance Fund Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile, Employee Benefits, Public Officials and Employment Practices Liability
3. Property, Automobile Physical Damage and Boiler & Machinery

The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability
 - a. OCUA is not included
3. Excess Property including Boiler & Machinery
 - a. OCUA is not included
4. Crime
 - a. OCUA is not included
5. Pollution Liability
 - a. OCUA and OCBoH not included
6. Cyber
 - a. OCUA is not included
7. Non-Owned Aircraft Liability
 - a. OCUA is not included
8. Medical Malpractice
 - a. OC, OCBoSS and OCUA not included
9. Employed Lawyers
 - a. OC, OCBoSS and OCUA not included
10. Active Assailant
 - a. OCBoSS only

The Library and Mosquito Commission are included with the County in all of its coverages.

The Limits of Coverage

NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Fund Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.

1. Workers' Compensation
 - Workers' Compensation: Statutory
 - Employer's Liability: \$26,150,000
 - USL&H and Harbor Marine/Jones Act: Included

2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
 - Limit: \$20,000,000 each / \$30,000,000 aggregate (Automobile unaggregated)
 - a. Personal Injury Protection (PIP): \$15,000
 - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000

3. Property including Boiler & Machinery
 - \$260,000,000 Per Occurrence
 - Sublimits:
 - a. Breakdown: \$100,000,000
 - b. Earthquake: \$200,000,000 (Annual Aggregate)
 - c. Flood: \$100,000,000 (Annual Aggregate)
 1. High Hazard Flood: \$75,000,000
 - d. Vehicles: \$10,000,000
 1. Ocean County is excluded
 - e. Garagekeepers Liability: Included
 - f. Working Dogs: \$100,000
 - Property Deductibles
 - a. All Other: \$250,000 per occurrence
 - b. Equipment Breakdown: \$50,000 per occurrence
 - c. Flood, SFHA, Per Location:
 1. Building: Max available NFIP Limit (\$500,000)
 2. Contents: Max available NFIP Limit (\$500,000)
 3. Time Element: \$500,000
 - d. Named Storm:
 1. Property Damage: 5% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 2. Time Element: 5% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 3. Minimum Deductible: \$500,000 per occurrence

4. Crime
 - Limit: \$2,000,000
 - Deductible: \$25,000

5. Pollution Liability
 - Limit: \$10,000,000 per claim / \$25,000,000 aggregate
 - Deductible: \$50,000

6. Cyber
 - Please contact your Executive Director of Risk Manager

7. Non-Owned Aircraft
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expense: \$5,000 each passenger
 - Rotor Wing: \$5,000,000

8. Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Retentions GL and PL:
 - a. OCBoH: \$5,000

9. Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - a. OCBoH: \$25,000

If an agent or employee is acting as an agent of the State of New Jersey in the performance of a law enforcement function, and is provided defense and indemnification by the State of New Jersey pursuant to Wright v. State, 169 N.J. 422 (2001), any coverage through the Fund Commission shall be in excess of the State's obligation and the Fund Commission shall not be responsible to contribute to such defense and indemnification.

The amount of risk to be retained by the Insurance Fund Commission (except as noted in Limits of Coverage)

1. Workers' Compensation (all coverages): \$750,000
2. Liability: \$250,000
 - a. Auto Liability: \$250,000
 - i. OCBoH, PIP: \$249,750
 - b. Employee Benefits Liability: \$250,000
 - i. OCBoH: \$249,000
 - c. POL/EPL: \$500,000
 - i. POL:
 1. OCBoH: \$450,000
 2. OCBoSS: \$490,000
 - ii. EPL:
 1. OCBoH: \$350,000
 2. OCBoSS: \$490,000
 - d. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
 - e. Personal Injury Protection: \$250,000
3. Property: \$250,000
 - a. OCBoH: \$245,000
 - i. Flood (non-SFHA): \$200,000
 - ii. Windstorm: \$200,000 (excess of 1%)
 - iii. Earthquake: \$200,000
 - iv. APD: \$249,000
 - b. OCBoSS: \$250,000
 - i. APD: \$249,500
 - c. Working Dogs: \$100,000
 - d. Flood, SFHA:
 - i. Building: Max available NFIP Limit (\$500,000)
 - ii. Contents: Max available NFIP Limit (\$500,000)
4. Crime: None
5. Pollution Liability: None
6. Cyber: \$0
7. Non-Owned Aircraft: None

Coverage to be purchased from a commercial insurer

The Insurance Fund Commission does not purchase commercial insurance.

Reinsurance to be purchased

The Insurance Fund Commission does not purchase reinsurance.

The amount of unpaid claims to be established

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Fund Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Fund Commission also establishes reserves recommended by the Insurance Fund Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Fund Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Fund Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Fund Commission either directly or through the NJC.

The method of assessing contributions to be paid by each member of the Insurance Fund Commission when applicable

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Fund Commission year by line of coverage and for each prior Insurance Fund Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Fund Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Fund Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Fund Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Fund Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Fund Commission account by Insurance Fund Commission year for each type of coverage in which the member participates.

If a member entity becomes a member of the Insurance Fund Commission or elects to participate in a line of coverage after the start of the Insurance Fund Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Fund Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Fund Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Fund Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Fund Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, should the Insurance Fund Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Fund Commission's assets,

shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Fund Commission's Governing Body.

Procedures governing loss adjustment and legal expenses

The Insurance Fund Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Fund Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Fund Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Fund Commission's claims process.

To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms, which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Fund Commission Attorney, as well as, the various firms which audit the claims adjusters.

Procedures for the closure of Insurance Fund Commission years, including the maintenance of all relevant accounting records

Not applicable.

Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

The general approach in estimating the loss reserves of the Insurance Fund Commission is to project ultimate losses for each Insurance Fund Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Fund Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Fund Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Fund Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Fund Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 17th day of August, 2023.

COMMISSION CHAIRPERSON

ATTEST:

COMMISSION VICE CHAIRPERSON

Ocean County Insurance Fund Commission 2022 Plan of Risk Management

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective 08/04/2023, the 2022 Plan of Risk Management shall be:

The Perils or Liability to be Insured Against

The Insurance Fund Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile, Employee Benefits, Public Officials and Employment Practices Liability
3. Property, Automobile Physical Damage and Boiler & Machinery

The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability
 - a. OCUA is not included
3. Excess Property including Boiler & Machinery
 - a. OCUA is not included
4. Crime
 - a. OCUA is not included
5. Pollution Liability
 - a. OCUA and OCBoH not included
6. Cyber
 - a. OCUA is not included
7. Non-Owned Aircraft Liability
 - a. OCUA is not included
8. Medical Malpractice
 - a. OC, OCBoSS and OCUA not included
9. Employed Lawyers
 - a. OC, OCBoSS and OCUA not included
10. Active Assailant
 - a. OCBoSS only

The Library and Mosquito Commission are included with the County in all of its coverages.

The Limits of Coverage

NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Fund Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.

1. Workers' Compensation
 - Workers' Compensation: Statutory
 - Employer's Liability: \$26,150,000
 - USL&H and Harbor Marine/Jones Act: Included

2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
 - Limit: \$20,000,000 each / \$30,000,000 aggregate (Automobile unaggregated)
 - a. Personal Injury Protection (PIP): \$15,000
 - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000

3. Property including Boiler & Machinery
 - \$260,000,000 Per Occurrence
 - Sublimits:
 - a. Breakdown: \$100,000,000
 - b. Earthquake: \$200,000,000 (Annual Aggregate)
 - c. Flood: \$100,000,000 (Annual Aggregate)
 1. High Hazard Flood: \$75,000,000
 - d. Vehicles: \$10,000,000
 1. Ocean County is excluded
 - e. Garagekeepers Liability: Included
 - f. Working Dogs: \$100,000
 - Property Deductibles
 - a. All Other: \$250,000 per occurrence
 - b. Equipment Breakdown: \$50,000 per occurrence
 - c. Flood, SFHA, Per Location:
 1. Building: Max available NFIP Limit (\$500,000)
 2. Contents: Max available NFIP Limit (\$500,000)
 3. Time Element: \$500,000
 - d. Named Storm, as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
 1. Property Damage: 1% of the location TIV
 2. Time Element: 1% of the 12 months Gross Earnings/Profit that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
 3. Minimum deductible: \$500,000 per occurrence
 4. Maximum deductible: \$5,000,000 per occurrence

4. Crime
 - Limit: \$2,000,000
 - Deductible: \$25,000

5. Pollution Liability
 - Limit: \$10,000,000 per claim / \$10,000,000 aggregate
 - Deductible: \$50,000

6. Cyber
 - Please contact your Executive Director of Risk Manager

7. Non-Owned Aircraft
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expense: \$5,000 each passenger
 - Rotor Wing: \$5,000,000

8. Medical Professional General Liability/Excess Medical Professional
 - Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
 - Excess Limit annual aggregate: \$20,000,000/\$20,000,000
 - Member Entity Retentions GL and PL:
 - a. OCBoH: \$5,000

9. Employed Lawyers Professional Liability
 - Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
 - Member Entity Self Insured Retentions:
 - a. OCBoH: \$25,000

If an agent or employee is acting as an agent of the State of New Jersey in the performance of a law enforcement function, and is provided defense and indemnification by the State of New Jersey pursuant to Wright v. State, 169 N.J. 422 (2001), any coverage through the Fund Commission shall be in excess of the State's obligation and the Fund Commission shall not be responsible to contribute to such defense and indemnification.

The amount of risk to be retained by the Insurance Fund Commission (except as noted in Limits of Coverage)

1. Workers' Compensation (all coverages): \$750,000
2. Liability: \$250,000
 - a. Auto Liability: \$250,000
 - i. OCBoH: \$249,750
 - b. Employee Benefits Liability: \$250,000
 - i. OCBoH: \$249,000
 - c. POL/EPL: \$500,000
 - i. OCBoH – POL: \$450,000
 - ii. OCBoH – EPL: \$350,000
 - d. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
 - e. Personal Injury Protection: \$250,000
3. Property: \$250,000
 - a. OCBoH: \$245,000
 - i. Flood (non-SFHA): \$200,000
 - ii. Windstorm (West of GSP): \$200,000 (excess of 1%)
 - iii. Earthquake: \$200,000
 - iv. APD: \$249,000
 - b. OCBoSS: \$250,000
 - i. APD: \$249,500
 - c. Working Dogs: \$100,000
 - i. Flood, SFHA: Building: Max available NFIP Limit (\$500,000)
 - ii. Contents: Max available NFIP Limit (\$500,000)
 - d. Named Storm, High Hazard: \$500,000
4. Crime: None
5. Pollution Liability: None
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7. Non-Owned Aircraft: None

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assessments shall bear interest at the rate established annually by the Insurance Fund Commission's Governing Body.

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Procedures for the closure of Insurance Fund Commission years, including the maintenance of all relevant accounting records

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Adopted by the Governing Body this 17th day of August, 2023.

COMMISSION CHAIRPERSON

ATTEST:

COMMISSION VICE CHAIRPERSON