

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
FRIDAY, SEPTEMBER 22, 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: September 22, 2023**  
**10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: August 17, 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 9-14-23 (*Roll call Vote*)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....**Pages 2-11**
  
- TREASURER – Julie Tarrant**
  - Resolution 31-23 September Bills List – *Motion (Roll Call Vote)* .....**Page 12**
  - Treasurer Monthly Reports .....**Pages 13-14**
  
- CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 15-18**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....**Pages 19-26**
  
- RISK MANAGERS REPORT – Conner Strong & Buckelew**
  - Monthly Report..... **Verbal**
  
- ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.**
  - Monthly Report ..... **Verbal**
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
  - . *Motion to open the meeting to the public*
  - . *Motion to close the meeting to the public*
  
- CLOSED SESSION – Payment Authorization Requests (PARS)**
  - Resolution 32-23 Closed Session (if needed).....**Page 27**
  
- Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**  
**NEXT SCHEDULED MEETING: [October 19, 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: September 22, 2023  
Memo to: Commissioners of the Ocean County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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- County Official's Indemnification Resolution (Page 4)** – Included in the agenda on page 4 is Resolution 30-23, County Official's Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution for two new ethic matters filed against Assistant Prosecutor William Scharfenberg. This resolution was prepared by the Commission Attorney's office.
  - Motion to approve Resolution 30-23, County Official's Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution**
- Certificate of Insurance Issuance Report (Page 5)** – Included in the agenda on page 5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of August. There were (2) two certificates of insurance issued during the month of August.
  - Motion to approve the certificate of insurance report**
- 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 6)** – Included in the agenda on page 6 is a copy of the Financial Fast Track for the month of June valued as of June 30, 2023.
- NJCE Property and Casualty Financial Fast Track (Pages 7-9)** – Included in the agenda on pages 7-9 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2023** the NJCE has a surplus of **\$13,468,292**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$26,581,202**.
- Claims Tracking Reports (Pages 10-11)** – The claims tracking reports are on pages 10-11 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of June 30, 2023 with the Commission.
- 2022 Report of Audit** – The auditor, Bowman and Company, LLP, will present the 2022 Report of Audit at our October 19, 2023, meeting.
- 2023 Property & Casualty Assessments** – This is a reminder the third assessment payment for 2023 is due on October 15, 2023. The Fund Office e-mailed the Statement of Accounts on

August 28, 2023. Checks can be made payable to the Ocean County Insurance Fund Commission and should be sent to Julie Tarrant, Treasurer.

- ❑ **11<sup>th</sup> Annual Best Practices Seminar – October 5, 2023, Virtual Edition** - This year's Best Practices Workshop will be taking place virtually via an interactive webinar on October 5, 2023, from 1pm – 4:30pm.

Topics include the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel's Law/1<sup>st</sup> Amendment Audits and Changes to the Open Public Records Act (OPRA). The length of the workshop is scheduled for 3.5 hours with adequate breaks. An e-mail invite was sent on September 14, 2023 to register for the seminar.

- ❑ **2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 108th 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. We encourage our commissioners to attend.

**RESOLUTION NO. 30-23**

**OCEAN COUNTY INSURANCE FUND COMMISSION  
COUNTY OFFICIAL’S INDEMNIFICATION SUBJECT TO A RESERVATION  
OF RIGHTS, PURSUANT TO THE JULY 7, 1982 BOARD OF CHOSEN  
FREEHOLDERS RESOLUTION**

**WHEREAS**, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “OCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, pursuant to N.J.S.A. 59:10-4, the COUNTY OF OCEAN authorized the indemnification of Freeholders, County Officials, appointees or employees of the County of Ocean by way of Resolution dated July 7, 1982, against any claims, losses, expenses, judgments fines and amounts paid in settlements incurred with such actions, subject to a Reservation of Rights; and

**WHEREAS**, in the matters of Office of Attorney Ethics v. William Scharfenberg, Esq. Docket No. XIV-2022-0430E and XIV-2022-0429E, Assistant County Prosecutor Scharfenberg is entitled to the benefits of such indemnification and has engaged Fredric L. Shenkman, Esquire, Cooper Levenson, 1125 Atlantic Avenue, Third Floor, Atlantic City, NJ 08401, to represent him in this matter; and

**NOW THEREFORE BE IT RESOLVED** that the Commissioners of the OCIFC hereby acknowledge and agree to indemnify William Scharfenberg in these matters, subject to a Reservation of Rights, pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution.

**ADOPTED** by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 22, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**MICHAEL J. FIURE, VICE CHAIRPERSON**

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

From 8/1/2023 To 9/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Ocean County Health Department I - Ocean County Board of Health	PO Box 2191 175 Sunset Aveue Toms River, NJ 08754	Evidence of insurance as respects Opioid Prevention Consulting.	8/2/2023 #4117284	GL AU EX WC OTH
H - The State of New Jersey I - County of Ocean	Department of Children & Families Trenton, NJ 08625	Company E: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #031731962; Policy Limits: \$2,000,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with the Ocean County Department of Human Services.	8/30/2023 #4136223	GL AU EX WC
<b>Total # of Holders: 2</b>				

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,157,873	6,947,241	19,671,432	26,618,672
2.	CLAIM EXPENSES				
	Paid Claims	540,578	2,193,743	4,022,438	6,216,181
	Case Reserves	(91,955)	2,118,908	7,335,773	9,454,681
	IBNR	442,216	2,255,279	9,141,032	11,396,312
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(50,788)	(148,037)	(600,854)	(748,892)
	<b>TOTAL CLAIMS</b>	<b>840,051</b>	<b>6,419,893</b>	<b>19,898,389</b>	<b>26,318,282</b>
3.	EXPENSES				
	Excess Premiums	312,591	1,875,545	4,554,446	6,429,992
	Administrative	48,913	293,951	702,542	996,493
	<b>TOTAL EXPENSES</b>	<b>361,504</b>	<b>2,169,497</b>	<b>5,256,988</b>	<b>7,426,485</b>
4.	UNDERWRITING PROFIT (1-2-3)	(43,681)	(1,642,149)	(5,483,945)	(7,126,094)
5.	INVESTMENT INCOME	61,269	237,779	156,175	393,954
6.	PROFIT (4 + 5)	17,588	(1,404,370)	(5,327,771)	(6,732,140)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	DIVIDEND EXPENSE	0	0	0	0
10.	INVESTMENT IN JOINT VENTURE	0	(119,628)	988,438	868,810
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>17,588</b>	<b>(1,523,998)</b>	<b>(4,339,332)</b>	<b>(5,863,330)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Legacy Account	5,328	30,248	39,397	69,645
	2021	52,647	(86,721)	(4,322,324)	(4,409,044)
	2022	(184,158)	(1,928,650)	(56,406)	(1,985,056)
	2023	143,771	461,125		461,125
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>17,588</b>	<b>(1,523,998)</b>	<b>(4,339,332)</b>	<b>(5,863,330)</b>
<b>TOTAL CASH</b>					<b>16,786,084</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2021</b>					
	Paid Claims	75,011	727,766	2,845,593	3,573,359
	Case Reserves	98,484	93,256	4,273,270	4,366,526
	IBNR	(231,345)	(775,780)	4,248,708	3,472,928
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	12,230	20,330	(305,437)	(285,107)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>(45,621)</b>	<b>65,572</b>	<b>11,062,133</b>	<b>11,127,706</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	236,010	1,105,290	1,176,845	2,282,136
	Case Reserves	(103,113)	1,087,163	3,062,503	4,149,666
	IBNR	69,645	(160,265)	4,892,324	4,732,059
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	10,160	(4,937)	(295,417)	(300,354)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>212,703</b>	<b>2,027,251</b>	<b>8,836,255</b>	<b>10,863,506</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	229,557	360,686		360,686
	Case Reserves	(87,326)	938,489		938,489
	IBNR	603,916	3,191,325		3,191,325
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(73,178)	(163,430)		(163,430)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>672,969</b>	<b>4,327,070</b>	<b>0</b>	<b>4,327,070</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>840,051</b>	<b>6,419,893</b>	<b>19,898,389</b>	<b>26,318,282</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,026,139	21,013,893	248,899,924	269,913,817
2.	CLAIM EXPENSES				
	Paid Claims	490,950	2,092,151	12,514,366	14,606,518
	Case Reserves	291,328	1,951,470	12,686,874	14,638,345
	IBNR	208,023	1,917,482	11,414,958	13,332,440
	Discounted Claim Value	(110,293)	(324,994)	(2,262,516)	(2,587,511)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	<b>TOTAL CLAIMS</b>	<b>880,008</b>	<b>5,509,425</b>	<b>32,186,372</b>	<b>37,695,797</b>
3.	EXPENSES				
	Excess Premiums	2,342,792	16,466,832	177,502,257	193,969,089
	Administrative	197,085	1,309,817	18,460,731	19,770,548
	<b>TOTAL EXPENSES</b>	<b>2,539,877</b>	<b>17,776,648</b>	<b>195,962,988</b>	<b>213,739,637</b>
4.	UNDERWRITING PROFIT (1-2-3)	(393,747)	(2,272,180)	20,750,564	18,478,383
5.	INVESTMENT INCOME	71,078	318,248	1,379,212	1,697,460
6.	PROFIT (4+5)	(322,669)	(1,953,932)	22,129,775	20,175,843
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>(322,669)</b>	<b>(1,953,932)</b>	<b>15,422,224</b>	<b>13,468,292</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	316	1,606	62,481	64,087
	2011	1,170	4,417	572,420	576,837
	2012	1,938	(218,684)	686,619	467,935
	2013	(34,233)	(26,788)	1,090,793	1,064,005
	2014	(245,650)	(225,860)	2,077,841	1,851,981
	2015	4,707	(119,447)	1,679,406	1,559,959
	2016	6,165	154,806	1,710,308	1,865,114
	2017	6,544	79,087	2,614,589	2,693,676
	2018	7,676	12,908	2,321,638	2,334,546
	2019	6,550	(690,042)	2,164,699	1,474,656
	2020	5,972	(161,877)	(689,222)	(851,099)
	2021	8,240	(42,107)	(204,057)	(246,164)
	2022	10,115	(331,954)	1,334,709	1,002,755
	2023	(102,178)	(389,996)		(389,996)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(322,669)</b>	<b>(1,953,932)</b>	<b>15,422,224</b>	<b>13,468,291</b>
	<b>TOTAL CASH</b>				<b>26,581,202</b>



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	613	8,075	552,636	560,711
	Case Reserves	(613)	(8,075)	83,028	74,953
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	833	(7,983)	(7,149)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>833</b>	<b>630,681</b>	<b>631,515</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	1,409	5,777	1,589,807	1,595,584
	Case Reserves	(1,409)	244,223	58,613	302,836
	IBNR	0	558	3,122	3,680
	Discounted Claim Value	0	(23,197)	(6,056)	(29,253)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>227,361</b>	<b>1,645,486</b>	<b>1,872,847</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	9,228	79,433	995,819	1,075,253
	Case Reserves	27,927	(42,108)	549,219	507,111
	IBNR	0	(5,915)	29,551	23,637
	Discounted Claim Value	0	9,380	(60,165)	(50,785)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>37,155</b>	<b>40,790</b>	<b>1,514,426</b>	<b>1,555,216</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	9,264	13,492	659,816	673,308
	Case Reserves	240,737	231,938	138,364	370,301
	IBNR	(1)	(1)	21,077	21,076
	Discounted Claim Value	0	468	(15,330)	(14,862)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>250,000</b>	<b>245,897</b>	<b>803,927</b>	<b>1,049,823</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	970	122,206	1,822,647	1,944,852
	Case Reserves	(970)	20,238	734,986	755,224
	IBNR	0	(11,092)	94,138	83,045
	Discounted Claim Value	0	9,117	(67,627)	(58,510)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>140,469</b>	<b>2,584,143</b>	<b>2,724,612</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	253,376	260,930	1,030,094	1,291,024
	Case Reserves	(253,376)	(397,312)	1,339,694	942,382
	IBNR	0	(1,369)	42,209	40,840
	Discounted Claim Value	0	10,728	(94,522)	(83,794)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(127,022)</b>	<b>2,317,474</b>	<b>2,190,452</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2017</b>					
	Paid Claims	0	113,313	1,181,145	1,294,458
	Case Reserves	0	(169,358)	854,966	685,608
	IBNR	0	(9,905)	114,476	104,571
	Discounted Claim Value	0	16,510	(78,364)	(61,854)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(49,441)</b>	<b>2,072,224</b>	<b>2,022,783</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	121,579	224,372	987,489	1,211,861
	Case Reserves	(118,816)	(136,125)	950,586	814,460
	IBNR	(2,763)	(81,819)	552,963	471,144
	Discounted Claim Value	0	15,062	(120,565)	(105,503)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>21,490</b>	<b>2,370,473</b>	<b>2,391,963</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	1,203	312,382	684,365	996,747
	Case Reserves	(1,303)	172,759	1,205,018	1,377,777
	IBNR	100	(353,933)	1,263,761	909,828
	Discounted Claim Value	0	31,787	(198,523)	(166,737)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>162,995</b>	<b>2,954,620</b>	<b>3,117,616</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	2,054	231,959	881,863	1,113,821
	Case Reserves	124,999	503,656	3,856,203	4,359,860
	IBNR	(127,053)	(436,269)	2,706,198	2,269,930
	Discounted Claim Value	0	16,635	(494,451)	(477,816)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>189,297</b>	<b>4,782,503</b>	<b>4,971,800</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	2,050	410,449	1,705,091	2,115,540
	Case Reserves	(1,952)	(205,185)	2,095,279	1,890,093
	IBNR	(98)	(169,500)	2,146,905	1,977,406
	Discounted Claim Value	0	43,866	(453,414)	(409,549)
	Excess Recoveries	0	0	0	0
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>79,630</b>	<b>5,493,861</b>	<b>5,573,490</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	85,981	301,540	251,754	553,294
	Case Reserves	(97,181)	204,410	820,919	1,025,329
	IBNR	11,200	(394,663)	4,437,558	4,042,895
	Discounted Claim Value	0	91,275	(665,517)	(574,242)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>202,562</b>	<b>4,844,714</b>	<b>5,047,276</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	3,224	8,224		8,224
	Case Reserves	373,284	1,532,409		1,532,409
	IBNR	326,638	3,381,390		3,381,390
	Discounted Claim Value	(110,293)	(547,458)		(547,458)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>592,853</b>	<b>4,374,566</b>	<b>0</b>	<b>4,374,566</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>880,008</b>	<b>5,509,425</b>	<b>32,186,372</b>	<b>37,695,797</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 2,293,995 due from the reinsurer for COVID-19 WC claims.

## Ocean County Insurance Commission

### CLAIM ACTIVITY REPORT

June 30, 2023

<b>COVERAGE LINE - PROPERTY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
May-23	0	4	0	4
June-23	0	4	0	4
<b>NET CHGE</b>	0	0	0	0
Limited Reserves				<b>\$61,320</b>
Year	2021	2022	2023	TOTAL
May-23	\$0	\$394,778	\$0	\$394,778
June-23	\$0	\$245,278	\$0	\$245,278
<b>NET CHGE</b>	\$0	(\$149,500)	\$0	(\$149,500)
Ltd Incurred	\$0	\$250,000	\$4	\$250,004
<b>COVERAGE LINE - GENERAL LIABILITY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
May-23	24	62	21	107
June-23	19	56	30	105
<b>NET CHGE</b>	-5	-6	9	-2
Limited Reserves				<b>\$6,012</b>
Year	2021	2022	2023	TOTAL
May-23	\$101,376	\$450,127	\$35,698	\$587,201
June-23	\$157,791	\$420,588	\$52,867	\$631,245
<b>NET CHGE</b>	\$56,415	(\$29,540)	\$17,169	\$44,044
Ltd Incurred	\$229,147	\$532,812	\$532,812	\$1,294,770
<b>COVERAGE LINE - AUTO LIABILITY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
May-23	0	3	2	5
June-23	1	4	3	8
<b>NET CHGE</b>	1	1	1	3
Limited Reserves				<b>\$5,522</b>
Year	2021	2022	2023	TOTAL
May-23	\$0	\$6,986	\$3,487	\$10,473
June-23	\$32,500	\$7,086	\$4,587	\$44,173
<b>NET CHGE</b>	\$32,500	\$100	\$1,100	\$33,700
Ltd Incurred	\$71,927	\$25,027	\$25,027	\$121,982
<b>COVERAGE LINE - WORKERS COMP.</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
May-23	70	113	65	248
June-23	69	100	78	247
<b>NET CHGE</b>	-1	-13	13	-1
Limited Reserves				<b>\$35,378</b>
Year	2021	2022	2023	TOTAL
May-23	\$4,296,677	\$3,522,832	\$946,625	\$8,766,134
June-23	\$4,306,246	\$3,602,180	\$829,994	\$8,738,420
<b>NET CHGE</b>	\$9,569	\$79,348	(\$116,631)	(\$27,714)
Ltd Incurred	\$7,640,349	\$5,621,643	\$5,621,643	\$18,883,635
<b>TOTAL ALL LINES COMBINED</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
Year	2021	2022	2023	TOTAL
May-23	94	182	88	364
June-23	89	164	111	364
<b>NET CHGE</b>	-5	-18	23	0
Limited Reserves				<b>\$26,536</b>
Year	2021	2022	2023	TOTAL
May-23	\$4,398,053	\$4,374,723	\$985,810	\$9,758,586
June-23	\$4,496,537	\$4,275,131	\$887,448	\$9,659,116
<b>NET CHGE</b>	\$98,484	(\$99,592)	(\$98,362)	(\$99,470)
Ltd Incurred	\$7,941,423	\$6,429,482	\$6,179,486	\$20,550,391

Ocean County Insurance Commission  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF June 30, 2023

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

2021	Budget	Current		30		MONTH TARGETED	Last Month		29		Last Year		18		MONTH TARGETED	
		Unlimited Incurred	Limited Incurred	Actual	30-Jun-23		Unlimited Incurred	Limited Incurred	Actual	31-May-23	Unlimited Incurred	Limited Incurred	Actual	31-May-22		
PROPERTY	184,664	0	0	0.00%	184,664	100.00%	0	0	0.00%	184,664	100.00%	0	0	0.00%	179,285	97.09%
GEN LIABILITY	541,012	229,147	229,147	42.36%	462,918	85.57%	160,993	160,993	29.76%	457,980	84.65%	129,376	129,376	23.91%	384,980	71.16%
POL/EPL																
AUTO LIABILITY	74,552	71,927	71,927	96.48%	61,812	82.91%	39,427	39,427	52.89%	61,148	82.02%	40,982	40,982	54.97%	49,526	66.43%
WORKER'S COMP	5,014,620	7,846,461	7,640,349	152.36%	4,842,704	96.57%	7,773,621	7,773,621	155.02%	4,824,533	96.21%	6,420,430	6,420,430	128.03%	4,328,172	86.31%
TOTAL ALL LINES	5,814,848	8,147,535	7,941,423	136.57%	5,552,098	95.48%	7,974,041	7,974,041	137.13%	5,528,326	95.07%	6,590,787	6,590,787	113.34%	4,941,963	84.99%
NET PAYOUT %	\$3,574,897					61.48%										

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

2022	Budget	Current		18		MONTH TARGETED	Last Month		17		Last Year		6		MONTH TARGETED	
		Unlimited Incurred	Limited Incurred	Actual	30-Jun-23		Unlimited Incurred	Limited Incurred	Actual	31-May-23	Unlimited Incurred	Limited Incurred	Actual	31-May-22		
PROPERTY	260,954	250,000	250,000	95.80%	253,353	97.09%	399,500	399,500	153.09%	252,789	96.87%	130,000	130,000	49.82%	117,429	45.00%
GEN LIABILITY	603,867	532,812	532,812	88.23%	429,707	71.16%	551,861	551,861	91.39%	419,965	69.55%	133,833	133,833	22.16%	114,735	19.00%
POL/EPL	382,687															
AUTO LIABILITY	132,715	25,027	25,027	18.86%	88,165	66.43%	24,927	24,927	18.78%	85,347	64.31%	27,238	27,238	20.52%	26,543	20.00%
WORKER'S COMP	7,209,432	5,754,973	5,621,643	77.98%	6,222,538	86.31%	5,449,083	5,449,083	75.58%	6,072,635	84.23%	1,333,489	1,333,489	18.50%	1,009,320	14.00%
TOTAL ALL LINES	8,589,655	6,562,812	6,429,482	74.85%	6,993,763	81.42%	6,425,371	6,425,371	74.80%	6,830,735	79.52%	1,624,560	1,624,560	18.91%	1,268,028	14.76%
NET PAYOUT %	\$2,282,416					26.57%										

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

2023	Budget	Current		6		MONTH TARGETED	Last Month		5		Last Year		-6		MONTH TARGETED	
		Unlimited Incurred	Limited Incurred	Actual	30-Jun-23		Unlimited Incurred	Limited Incurred	Actual	31-May-23	Unlimited Incurred	Limited Incurred	Actual	31-May-22		
PROPERTY	259,000	0	0	0.00%	116,550	45.00%	0	0	0.00%	95,830	37.00%			N/A	N/A	N/A
GEN LIABILITY	619,000	54,103	54,103	8.74%	117,610	19.00%	36,777	36,777	5.94%	86,660	14.00%			N/A	N/A	N/A
POL/EPL	342,000															
AUTO LIABILITY	120,000	4,903	4,903	4.09%	24,000	20.00%	3,803	3,803	3.17%	18,000	15.00%			N/A	N/A	N/A
WORKER'S COMP	8,198,000	1,170,172	1,170,172	14.27%	1,147,720	14.00%	1,066,665	1,066,665	13.01%	737,820	9.00%			N/A	N/A	N/A
TOTAL ALL LINES	9,538,000	1,229,178	1,229,178	12.89%	1,405,880	14.74%	1,107,246	1,107,246	11.61%	938,310	9.84%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$340,177					3.57%										

# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 31-23

SEPTEMBER 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 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001187			
001187	COUNTY OF OCEAN	2022 TTD PAYMENTS	57,548.84
			<b>57,548.84</b>
		<b>Total Payments FY 2022</b>	<b>57,548.84</b>

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001188			
001188	QUAL-LYNX	CLAIM ADJUSTING SERVICES 9/23	24,806.91
			<b>24,806.91</b>
001189			
001189	PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/23	6.00
001189	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/23	14,626.00
			<b>14,632.00</b>
001190			
001190	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 09/23	1,774.41
			<b>1,774.41</b>
001191			
001191	JULIE N. TARRANT	TREASURER FEE 09/23	442.83
			<b>442.83</b>
001192			
001192	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES 7/3/23-7/31/23	1,856.40
			<b>1,856.40</b>
001193			
001193	CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE 9/23 INV 569273	3,400.00
			<b>3,400.00</b>
		<b>Total Payments FY 2023</b>	<b>46,912.55</b>

**TOTAL PAYMENTS ALL  
FUND YEARS                    \$104,461.39**

\_\_\_\_\_  
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: June										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
<b>RECEIPTS</b>										
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	4,256.52	0.00	0.00	0.00	0.00	0.00	4,256.52
Invest Pymnts	2,056.85	1,574.49	794.03	45,846.41	941.74	6,441.14	3,614.69	0.00	0.00	61,269.35
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,056.85	1,574.49	794.03	45,846.41	941.74	6,441.14	3,614.69	0.00	0.00	61,269.35
Other *	0.00	0.00	0.00	19,858.61	0.00	21,993.92	0.00	0.00	0.00	41,852.53
<b>TOTAL</b>	<b>2,056.85</b>	<b>1,574.49</b>	<b>794.03</b>	<b>69,961.54</b>	<b>941.74</b>	<b>28,435.06</b>	<b>3,614.69</b>	<b>0.00</b>	<b>0.00</b>	<b>107,378.40</b>
<b>EXPENSES</b>										
Claims Transfers	0.00	31,830.77	0.00	513,003.53	0.00	0.00	0.00	0.00	0.00	544,834.30
Expenses	0.00	0.00	0.00	0.00	0.00	46,406.75	0.00	0.00	0.00	46,406.75
Other *	0.00	0.00	0.00	0.00	0.00	650,219.37	0.00	0.00	0.00	650,219.37
<b>TOTAL</b>	<b>0.00</b>	<b>31,830.77</b>	<b>0.00</b>	<b>513,003.53</b>	<b>0.00</b>	<b>696,626.12</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,241,460.42</b>
<b>END BALANCE</b>	<b>702,630.44</b>	<b>(33,608.23)</b>	<b>271,244.94</b>	<b>15,172,427.93</b>	<b>(2,078,772.94)</b>	<b>1,517,371.35</b>	<b>1,234,790.56</b>	<b>0.00</b>	<b>0.00</b>	<b>16,786,084.04</b>

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>				
<b>OCEAN COUNTY INSURANCE COMMISSION</b>				
<b>ALL FUND YEARS COMBINED</b>				
<b>CURRENT MONTH</b>	<b>June</b>			
<b>CURRENT FUND YEAR</b>	<b>2023</b>			
	<b>Description: Investors Admin</b>	<b>Investors Claim</b>	<b>Investors Legacy Claims</b>	
	<b>ID Number:</b>			
	<b>Maturity (Yrs)</b>			
	<b>Purchase Yield:</b>			
	<b>TOTAL for All Accts &amp; instruments</b>			
<b>Opening Cash &amp; Investment Balance</b>	<b>\$17,920,166.10</b>	<b>15,516,256.18</b>	<b>580,947.79</b>	<b>1,822,962.13</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	\$61,269.36	\$52,931.64	\$2,241.41	\$6,096.31
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	\$61,269.36	\$52,931.64	\$2,241.41	\$6,096.31
9 Deposits - Purchases	\$296,109.05	\$24,115.13	\$250,000.00	\$21,993.92
10 (Withdrawals - Sales)	-\$1,491,460.42	-\$296,466.75	-\$544,834.30	-\$650,159.37
<b>Ending Cash &amp; Investment Balance</b>	<b>\$16,786,084.09</b>	<b>\$15,296,836.20</b>	<b>\$288,354.90</b>	<b>\$1,200,892.99</b>
<b>Ending Interest Accrual Balance</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Plus Outstanding Checks</b>	<b>\$568,969.45</b>	<b>\$1,812.01</b>	<b>\$97,251.33</b>	<b>\$469,906.11</b>
<b>(Less Deposits in Transit)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Balance per Bank</b>	<b>\$17,355,053.54</b>	<b>\$15,298,648.21</b>	<b>\$385,606.23</b>	<b>\$1,670,799.10</b>



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%
<b>Grand Total</b>	<b>1831</b>	<b>\$3,734,559.79</b>	<b>\$1,537,291.21</b>	<b>\$2,197,268.58</b>	<b>59%</b>	<b>\$349,657.89</b>	<b>92%</b>

2022 CUMULATIVE SAVINGS SUMMARY

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





OCEAN COUNTY – LEGACY

2023 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	45	\$46,000.42	\$22,311.11	\$23,689.31	51%	\$3,683.52	100%
February	83	\$820,675.18	\$284,953.89	\$535,721.29	65%	\$95,840.54	9%
March	83	\$770,195.57	\$94,808.09	\$675,387.48	88%	\$61,006.41	13%
April	72	\$166,420.46	\$59,619.39	\$106,801.07	64%	\$18,982.03	86%
May	86	\$111,212.61	\$39,484.51	\$71,728.10	64%	\$8,515.88	92%
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%
<b>Grand Total</b>	<b>520</b>	<b>\$2,089,619.76</b>	<b>\$560,628.83</b>	<b>\$1,528,990.93</b>	<b>73%</b>	<b>\$206,787.17</b>	<b>30%</b>

2022 CUMULATIVE SAVINGS SUMMARY

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



**Top 10 Providers  
1/1/2023 – 7/31/2023**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

	<b>BILL COUNT</b>	<b>APPROVED</b>
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	98	\$341,770.56
COMMUNITY MEDICAL CENTER INC	26	\$121,249.91
JERSEY SHORE UNIVERSITY MEDICAL CENTER	10	\$119,599.72
ORTHONJ, LLC	197	\$109,713.34
TOMS RIVER SURGERY CENTER	7	\$87,326.10
NORTHERN MONMOUTH REGIONAL SURG CTR	22	\$66,607.50
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS	14	\$62,219.76
MONMOUTH MEDICAL CENTER	2	\$48,344.73
SOUTHERN OCEAN MEDICAL CENTER	16	\$47,938.34
OCEAN UNIVERSITY MEDICAL CENTER	8	\$35,220.03
<b>Grand Total</b>	<b>400</b>	<b>\$1,039,989.99</b>

**COUNTY OF OCEAN LEGACY**

	<b>BILL COUNT</b>	<b>APPROVED</b>
THE PLASTIC SURGERY CENTER PA	2	\$300,000.00
NORTHERN MONMOUTH REGIONAL SURG CTR	13	\$38,421.40
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	79	\$23,385.83
ORTHONJ, LLC	73	\$20,794.08
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
LAKWOOD SURGERY CENTER, LLC	3	\$9,562.50
<b>Grand Total</b>	<b>184</b>	<b>\$455,234.86</b>



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	2	17	1	20
September				
October				
November				
December				
<b>Grand Total</b>	<b>36</b>	<b>106</b>	<b>3</b>	<b>145</b>

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

COVID-19 CLAIMS REPORTED BY CLAIM TYPE

2023	INDEMNITY	MEDICAL ONLY	REPORT ONLY	GRAND TOTAL
January	0	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				
September				
October				
December				
<b>Grand Total</b>	<b>2</b>	<b>5</b>	<b>2</b>	<b>9</b>

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

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** September 13, 2023  
**DATE OF MEETING:** September 22, 2023

### OCIFC SERVICE TEAM

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

August - September 2023

### RISK CONTROL ACTIVITIES

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

- **August 10:** Attended the OCIFC Claims Committee meeting.
- **August 17:** Attended the OCIFC meeting.
- **September 12:** Attended the OCIFC Safety Committee meeting.

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

- **September 14:** Plan to attend the OCIFC Claims Committee meeting.
- **September 22:** 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: Animal Carcass Disposal - Best Practices – August 17.
- NJCE JIF - JAM SD Bulletin: Arc Flash – Best Practices – September 12.

## **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. *(September through November 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 1<sup>st</sup>. J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com).

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.**

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

DATE	TRAINING TOPIC	TIME
9/5/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
9/6/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
9/6/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
9/7/23	<a href="#">Hearing Conservation</a>	7:30 - 8:30 am
9/7/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	9:00 - 10:30 am
9/7/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
9/7/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
9/11/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
9/11/23	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
9/12/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
9/12/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
9/13/23	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
9/13/23	<a href="#">Bloodborne Pathogens</a>	9:00 - 10:00 am
9/13/23	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
9/13/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
9/14/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
9/14/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
9/14/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
9/15/23	<a href="#">Introduction to Understanding Conflict</a>	9:00 - 11:00 am
9/15/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
9/15/23	<a href="#">Indoor Air Quality Designated Person Training</a>	11:00 - 12:00 pm
9/15/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
9/18/23	<a href="#">Mower Safety</a>	7:30 - 8:30 am
9/18/23	<a href="#">Shop and Tool Safety</a>	9:00 - 10:00 am
9/18/23	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am



9/18/23	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
9/18/23	<a href="#">Law Enforcement - Below 100*</a>	8:00 – 12:00 pm
9/19- 9/20/23	<a href="#">Leadership Skills for Supervisors Workshop (Two Days)*</a>	9:00 - 3:30 pm w/lunch brk
9/19/23	<a href="#">Public Employers: What You Need to Know</a>	9:00 - 10:30 am
9/19/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
9/19/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
9/20/23	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
9/20/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/20/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
9/21/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
9/21/23	<a href="#">Productive Meetings Best Practices</a>	8:30 - 10:00 am
9/21/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 3:00 pm
9/22/23	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
9/22/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	9:00 - 11:00 am
9/22/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
9/25/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
9/25/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
9/25/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
9/26/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
9/26/23	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
9/26/23	<a href="#">Bloodborne Pathogens</a>	9:30 - 10:30 am
9/26/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Confined Space Entry (Camden Co.)*</a>	8:30 - 11:30 am
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Excavation, Trenching, and Shoring (Camden Co.)*</a>	8:30 - 12:30 pm
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Camden Co.)*</a>	8:30 - 12:30 pm
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Flagger Work Zone Safety (Camden Co.)*</a>	8:30 - 12:30 pm
9/27/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
9/28/23	<a href="#">Leaf Collection Safety Awareness</a>	8:30 - 10:30 am
9/28/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	11:00 - 1:00 pm
9/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
9/29/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
9/29/23	<a href="#">Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
9/29/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/02/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
10/02/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
10/03/23	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
10/03/23	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
10/03/23	<a href="#">Dealing with Difficult People</a>	1:00 - 2:30 pm
10/04/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
10/04/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
10/04/23	<a href="#">Introduction to Management Skills</a>	1:00 - 3:00 pm
10/05/23	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
10/05/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
10/05/23	<a href="#">Chainsaw Safety</a>	11:30 - 12:30 pm



10/06/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	7:30 - 9:30 am
10/06/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/06/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
10/9/23	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
10/10/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
10/10/23	<a href="#">Disaster Management</a>	1:00 - 2:30 pm
10/10/23	<a href="#">The Power of Collaboration (JIF 101) (Camden Co.)*</a>	9:00 - 1:00 pm
10/11/23	<a href="#">Heavy Equipment Safety: General Safety</a>	7:30 - 9:30 am
10/11/23	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
10/11/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/12/23	<a href="#">Designated Employer Representative Training (DER)</a>	9:00 - 4:00 pm w/1 hr lunch brk
10/12/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
10/12/23	<a href="#">Bloodborne Pathogens</a>	9:30 - 10:30 am
10/12/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/13/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
10/13/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/16/23	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/16/23	<a href="#">Special Event Management</a>	9:00 - 11:00 am
10/16/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
10/16/23	<a href="#">Ethics for NJ Local Government Employees</a>	10:00 - 12:00 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry (Ocean Co.)*</a>	8:30 - 11:30 am
10/17/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring (Ocean Co.)*</a>	8:30 - 12:30 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Ocean Co.)*</a>	8:30 - 12:30 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety (Ocean Co.)*</a>	8:30 - 12:30 pm
10/18/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/18/23	<a href="#">Bloodborne Pathogens Administrator Training</a>	9:00 - 11:00 am
10/18/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/19/23	<a href="#">MSI-NJCE Expo 2023: Practical Leadership - 21 Irrefutable Laws (Ocean Co.)*</a>	9:00 - 12:00 pm
10/19/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
10/19/23	<a href="#">Back Safety/Material Handling</a>	1:00 - 2:00 pm
10/23/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
10/23/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/23/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/24/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
10/24/23	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/24/23	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
10/24/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 3:00 pm
10/25/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
10/25/23	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
10/25/23	<a href="#">Asbestos Awareness</a>	11:00 - 1:00 pm
10/25/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/26/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/26/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/27/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm

10/30/23	<a href="#">Microlearning Theory and Practice</a>	8:30 - 10:30 am
10/30/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
10/31/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/31/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/31/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/1/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
11/1/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
11/1/23	<a href="#">The Power of Collaboration (JIF 101)</a>	9:00 - 1:00 pm
11/2/23	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
11/2/23	<a href="#">Playground Safety Inspections</a>	10:00 - 12:00 pm
11/2/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/3/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
11/3/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/3/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/6/23	<a href="#">Snow Plow/Snow Removal Safety</a>	9:30 - 11:30 am
11/6/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
11/7/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/7/23	<a href="#">Hearing Conservation</a>	7:30 - 8:30 am
11/7/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/7/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/8/23	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/8/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
11/8/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
11/8/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
11/8/23	<a href="#">Introduction to Communication Skills</a>	1:00 - 3:00 pm
11/9/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
11/9/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
11/9/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/9/23	<a href="#">Bloodborne Pathogens and Hazard Communication/RTK for Fire &amp; EMS Agencies-Evening</a>	7:00 - 9:00 pm
11/13/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
11/13/23	<a href="#">Flagger Skills and Safety</a>	9:00 - 10:00 am
11/13/23	<a href="#">Fire Safety</a>	10:30 - 11:30 am
11/17/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:00 am
11/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:30 - 12:00 pm
11/17/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/20/23	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
11/20/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
11/20/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/21/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
11/21/23	<a href="#">Housing Authority Sensibility</a>	9:00 - 12:00 pm
11/21/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/27/23	<a href="#">Chainsaw Safety</a>	7:30 - 8:30 am
11/27/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:00 - 11:00 am
11/27/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/28/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am

11/28/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/29/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
11/29/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
11/29/23	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
11/29/23	<a href="#">Shop and Tool Safety</a>	1:00 - 2:00 pm
11/30/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
11/30/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
11/30/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	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. 32-23**

**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: September 22, 2023**

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**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

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

# **Appendix I**

*Minutes*

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – August 17, 2023  
10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Services	Qual-Lynx <b>Claudia Acosta</b> <b>Karen Beatty</b>
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	PERMA Risk Management Services <b>Jennifer Davis</b> <b>Shai McLeod</b>
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew <b>Carole Mack</b>
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Treasurer	<b>Julie Tarrant</b>
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Attorney	Berry, Sahradnik, Kotzas & Benson <b>Laura Benson, Esq.</b>
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Safety Director	J.A. Montgomery Consulting <b>Mike Brosnan</b>
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Auditor	
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**ALSO PRESENT:**

Meredith Sheehan, Ocean County Library  
William Demand, Ocean County Utilities Authority  
Alyssa Fiore, Ocean County Health Department  
Antoinette DePaola, Ocean County  
Tristin J. Collins, Ocean County  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

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

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

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Brosnan of J.A. Montgomery reported he was attending the meeting on behalf of Mr. Prince. Mr. Brosnan advised the Safety Committee last met on June 15 and the next meeting was scheduled for September 12 at 1:30 pm via zoom. Mr. Brosnan advised his colleague, Glenn Prince, would co-ordinate the agenda topics with Ms. DePaola prior to distribution of the agenda. Mr. Brosnan asked if anyone had any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Davis reported the Claims Committee met on August 10 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 August 10.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF AUGUST 10, 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 three action items.

**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 July. Executive Director said there was (1) one certificate 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**

**August 17, 2023 Ocean County Insurance Fund Commission OPEN Minutes**

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

**REVISED PLAN OF RISK MANagements:** Executive Director reported the Plan of Risk Managements were revised to clarify the County’s membership in the NJCE and not the Commission’s. Executive Director referred to Resolution 26-23, Revised Plan of Risk Management for 2023 and Resolution No. 27-23 revised Plan of Risk Management for 2022 which were included in the agenda. Executive Director noted the changes were highlighted in yellow and asked if anyone had any questions.

**MOTION TO APPROVE RESOLUTION NO. 26-23, REVISED PLAN OF RISK MANAGEMENT AND RESOLUTION NO. 27-23, REVISED 2022 PLAN OF RISK MANAGEMENT**

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

**RESOLUTION 28-23, ADDENDUM TO SERVICE AGREEMENT FOR GLUCK WALRATH, LLP:** Executive Director reported we previously discussed, Gluck Walrath, LLP, who is on the Special Conflict Litigation Counsel Panel merging into the law firm of Dilworth and Paxson LLP. Executive Director referred to Resolution 28-23 authorizing an execution of an addendum to the service agreement with Gluck Walrath. Executive Director noted 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**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE was scheduled to meet again on Wednesday, September 27, 2023, at 9:30 AM via zoom.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director reported as of May 31, 2023 there was a deficit of \$5,880,919 and noted we did pick up some surplus in 2023. Hopefully 2022 will end better than 2021. Executive Director said we have a strong cash balance of \$17,920,166. Executive Director asked if anyone had any questions on the Financial Fast Track.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the June Financial Fast Track was not available.



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

**2024 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reported the 2024 renewal process began the end of June and noted the Origami launch e-mail was sent on July 26. Executive Director advised the Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. Executive Director said 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 response to Ms. Tarrant and Ms. DePaola’s comments about printing the applications Executive Director said he would discuss with the Underwriting Team. Executive Director reported the Payroll Auditor conducted payroll audits which were being uploaded in Origami. Ms. DePaola said there some issues with the payroll codes for the bus drivers. After a brief discussion, Executive Director suggested speaking offline if there were still any issues.

**RFQ’S FOR PROFESSIONAL SERVICES:** Executive Director reported there were several professional service agreements which were expiring the end of the year. As we did last year, Executive Director will issue draft copies of the Request for Quotes for the highlighted positions noted in the agenda and send to the Commission Attorney for review. Executive Director noted this year the Executive Director service agreement also expired on 12-31-23. Executive Director said the County issued the RFQ in 2021. Executive Director reported the Fund Office could draft the RFQ for the Commission Attorney’s review and the response could be sent to the County or Commission Attorney.

**2024 MEMBERSHIP RENEWAL:** Executive Director advised 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 renewed on January 1, 2024. Executive Director said the Fund office would send a sample resolution and agreement to the members to renew their membership in the Commission.

**SEPTEMBER MEETING:** Executive Director reported our next meeting was scheduled for Thursday, September 21, however he did have a conflict for that date and was hoping that the Commissioners were available to change the meeting day and time.

**MOTION TO CHANGE THE SEPTEMBER MEETING TO FRIDAY,  
SEPTEMBER 22, 2023 AT 10:00 AM**

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

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 August Bills List in the amount of \$1,693,832.52, Resolution 29-23.

**August 17, 2023 Ocean County Insurance Fund Commission OPEN Minutes**

**MOTION TO APPROVE RESOLUTION 29-23 AUGUST 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 said as the Executive Director mentioned the cash balance is \$17,920,166.06. Ms. Tarrant said the legacy account would be funded shortly.

Ms. DePaola said she wanted to mention that some of their bills with AMI have been overpaid and asked if an audit could be done. After a brief discussion, Ms. Acosta advised Qual Lynx could run some reports to track the payments made. Ms. Acosta said she would reach out to Ms. DePaola after the meeting to discuss further.

**CLAIMS ADMINISTRATOR:** Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised there were 1421 bills, year to date, totaling \$2,988,089.78. Ms. Beatty advised there was a savings of 57%, \$1,709,947.94. Ms. Beatty said the PPO Penetration rate was 91%. Ms. Beatty then referred to the Legacy 2023 Cumulative Savings Summary and advised there were 460 bills for \$2,43,795.00. Ms. Beatty reported there was an overall savings of \$1,500,223.28 or 73%. Ms. Beatty said the PPO Penetration rate was 29%. Ms. Beatty noted in the beginning of the year they negotiated a significant savings for those bills that were not a network provider. Lastly, Ms. Beatty reviewed the Top 10 Providers and the Workers' Compensation Claims Report by Claim Type. Ms. Beatty reviewed the workers' compensation claims reported by claim type and noted there were no Covid claims reported in July. Ms. Beatty asked if there were any questions and concluded her report.

**NJCE SAFETY DIRECTOR:** Mr. Brosnan referred to a copy of the Safety Director's Report which was included in the agenda. Mr. Brosnan said the report included Risk Control Activities for the months of July and August and also the Safety Director Bulletins that were distributed. meetings that were attended and the loss control visits. Mr. Brosnan advised the agenda also included the live training that was available starting on August 17th through the end of October. Mr. Brosnan also referred to the Leadership Academy and wanted to make a note of the open enrollment dates for new enrollees starting in December. Mr. Brosnan concluded his report unless there were any questions.

**RISK MANAGERS REPORT:** Executive Director said Ms. Sander was away and Ms. Mack said they did not have anything to report. Executive Director advised Ms. Sander was working with the County on the property appraisal project.

**ATTORNEY:** Ms. Benson reported they were still very busy working with the appraisers on the fixed assets and thanks to Ms. Tarrant's department as she did not realize they had so many buildings in Ocean County. Ms. Benson said each appraiser has 42 buildings on their list.

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 September 22, 2023 at 10:00 AM asked for a motion to adjourn.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:34AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary