

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, APRIL 18, 2024
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: April 18, 2024
10:00 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: March 21, 2024 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 April 11, 2024 (*Roll call Vote*)**

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

- TREASURER – Julie Tarrant**
 - Resolution 21-24 April Bills List – *Motion (Roll Call Vote)*.....Page 8
 - Treasurer Monthly reports.....Pages 9-10

- CLAIMS ADMINISTRATOR– QVAL LYNXPages 11-14**

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

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

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

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

- CLOSED SESSION – Payment Authorization Requests (PARS)**
 - Resolution 22-24 Closed Session (if needed).....Page 22

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

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [May 16, 2024, 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: April 18, 2024
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Employee Dishonesty Coverage – The Employee Dishonesty Coverage with Selective Insurance Company renews on May 5, 2024. This policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. The annual premium is \$1,198. The premium is the same as last year. The premium for the renewal will be paid out of the Miscellaneous and Expense Account and appears on this month's bill list.

Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,198

Certificate of Insurance Issuance Report (Pages 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 March. There were (2) two certificates of insurance issued during the month of March.

Motion to approve the certificate of insurance report

New Jersey Counties Excess Joint Insurance Fund: The NJCE is scheduled to meet again on Thursday, April 25, 2024, at 9:30 AM.

OCIFC Financial Fast Track (Page 5) – Included in the agenda on page 5 is a copy of the Financial Fast Track for the month of January. Executive Director will review the report.

NJCE Property and Casualty Financial Fast Track: The NJCE FFT is not available and will appear in the next agenda.

Claims Tracking Reports (Pages 6-7) – The claims tracking reports are on pages 6-7 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of January 31, 2024, with the Commission.

Claims Meeting – The PERMA Claims Team met with Ms. DePaola and the Director of Claims Operations at Qual Lynx to discuss claims adjusting concerns on March 26, 2024. We had a productive conversation and discussed positive solutions. We will be meeting again on April 30, 2024.

- ❑ **2024 Property & Casualty Assessments** –The second assessment payment is due on May 15, 2024.

- ❑ **Sidewalks and Curbs** – At our last meeting we briefly discussed sidewalks and curbs. J. A. Montgomery has provided “best practices” from a risk control standpoint as noted below:
 1. Verification of public ownership of the area designated for installation of sidewalks and curbs.
 2. Design by a licensed professional engineer.
 3. Approval of the design by the governing body by Resolution.
 4. Compliance with ADA requirements for new sidewalk construction. The following link is to a Federal Highway Administration guideline: <https://www.nj.gov/transportation/business/localaid/documents/ADA-FHWA.pdf>
 5. Final inspection and certification of construction by a licensed professional engineer.

- ❑ **2024 New Jersey Association of Counties Conference:** The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 3/1/2024 To 4/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ TRANSIT Local Programs and I - County of Ocean	Minibus Support One Penn Plaza East Newark, NJ 07105	Company D: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 RE: NJ TRANSIT LIST The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to vehicles listed below: NJT # Ocean Ride# Year Vin # 16-1641 748 2014 5WEASAAM3EH787117 16-1642 749 2014 5WEASAAM5EH787118 16-1643 750 2014 5WEASAAM7EH787119 16-1644 751 2014 5WEASAAM3EH787120 16-1987 736 2018 1FD4FE4FS3JDC36255 16-1985 737 2018 1FD4FE4FS2JDC36294 16-1852 776 2017 1FD4FE4FS1GDC36053 16-1853 777 2017 1FD4FE4FS3GDC36054 16-1911 778 2017 1FD4FE4FS5HDC65959 16-2016 779 2018 1FD4FE4FS3JDC34621 16-1986 780 2018 1FD4FE4FS1JDC36254 16-1988 781 2018 1FD4FE4FS2JDC36263 16-2801 490 2022 2C4RC1CG9NR118381 16-2044 4UZADRFD1RCVF4528- 2024 Freightliner Champion Defender 16-2208 1FD4FEFN4RDD39710 2024 Ford Champion Challenger 30 days notice of cancellation (except 10 days for non-payment) is provided to the certificate holder should such an event occur	3/6/2024 #4440175	GL AU EX WC OTH
H - Island Heights School District I - County of Ocean	Island Heights Grade School 115 Summit Ave., P.O. Box 329 Island Heights, NJ 08732	Evidence of insurance with respects to use of facilities by the Barnegat Branch of the Ocean County Library for events/programs/meetings during the calendar year.	3/12/2024 #4446352	GL AU EX WC OTH
Total # of Holders: 2				

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		January 31, 2024			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,234,578	1,234,578	33,565,913	34,800,491
2.	CLAIM EXPENSES				
	Paid Claims	293,076	293,076	8,418,632	8,711,708
	Case Reserves	(288,320)	(288,320)	10,516,267	10,227,947
	IBNR	832,661	832,661	12,230,780	13,063,441
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(820,394)	(820,394)
	TOTAL CLAIMS	837,417	837,417	30,345,285	31,182,702
3.	EXPENSES				
	Excess Premiums	345,736	345,736	8,305,537	8,651,273
	Administrative	49,847	49,847	1,282,092	1,331,939
	TOTAL EXPENSES	395,583	395,583	9,587,629	9,983,212
4.	UNDERWRITING PROFIT (1-2-3)	1,578	1,578	(6,367,001)	(6,365,423)
5.	INVESTMENT INCOME	91,400	91,400	843,729	935,129
6.	PROFIT (4 + 5)	92,978	92,978	(5,523,272)	(5,430,294)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	DIVIDEND EXPENSE	0	0	0	0
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	0	0	624,743	624,743
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	92,978	92,978	(4,898,529)	(4,805,551)
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	24,207	24,207	151,022	175,229
	2021	5,886	5,886	(4,550,830)	(4,544,944)
	2022	29,333	29,333	(1,564,442)	(1,535,110)
	2023	31,974	31,974	1,065,721	1,097,695
	2024	1,578	1,578		1,578
	TOTAL SURPLUS (DEFICITS)	92,978	92,978	(4,898,529)	(4,805,551)
	TOTAL CASH				24,193,156
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	35,883	35,883	4,164,256	4,200,139
	Case Reserves	(71,149)	(71,149)	4,703,123	4,631,974
	IBNR	35,267	35,267	2,709,553	2,744,820
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(271,950)	(271,950)
	TOTAL FY 2021 CLAIMS	0	0	11,304,982	11,304,982
FUND YEAR 2022					
	Paid Claims	166,118	166,118	3,274,944	3,441,062
	Case Reserves	(113,311)	(113,311)	4,214,744	4,101,434
	IBNR	(52,807)	(52,807)	3,432,658	3,379,851
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(271,453)	(271,453)
	TOTAL FY 2022 CLAIMS	0	0	10,650,893	10,650,893
FUND YEAR 2023					
	Paid Claims	89,996	89,996	979,431	1,069,427
	Case Reserves	(107,610)	(107,610)	1,598,400	1,490,790
	IBNR	17,614	17,614	6,088,569	6,106,183
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(276,990)	(276,990)
	TOTAL FY 2023 CLAIMS	0	0	8,389,409	8,389,409
FUND YEAR 2024					
	Paid Claims	1,080	1,080		1,080
	Case Reserves	3,750	3,750		3,750
	IBNR	832,587	832,587		832,587
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	0		0
	TOTAL FY 2024 CLAIMS	837,417	837,417	0	837,417
	COMBINED TOTAL CLAIMS	837,417	837,417	30,345,285	31,182,702
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

January 31, 2024

COVERAGE LINE - PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2021	2022	2023	2024	TOTAL
December-23	0	3	1	0	4
January-24	0	3	1	0	4
NET CHGE	0	0	0	0	0
Limited Reserves					\$52,780
Year	2021	2022	2023	2024	TOTAL
December-23	\$0	\$215,470	\$9,000	\$0	\$224,470
January-24	\$0	\$208,828	\$2,290	\$0	\$211,119
NET CHGE	\$0	(\$6,641)	(\$6,710)	\$0	(\$13,351)
Ltd Incurred	\$0	\$348,431	\$9,000	\$0	\$357,431
COVERAGE LINE - GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2021	2022	2023	2024	TOTAL
December-23	13	93	51	0	157
January-24	6	86	41	0	133
NET CHGE	-7	-7	-10	0	-24
Limited Reserves					\$6,659
Year	2021	2022	2023	2024	TOTAL
December-23	\$271,677	\$393,369	\$201,357	\$0	\$866,403
January-24	\$235,379	\$423,462	\$226,861	\$0	\$885,702
NET CHGE	(\$36,298)	\$30,093	\$25,504	\$0	\$19,299
Ltd Incurred	\$341,197	\$583,081	\$240,344	\$750	\$1,165,372
COVERAGE LINE - AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2021	2022	2023	2024	TOTAL
December-23	1	2	3	0	6
January-24	1	2	3	0	6
NET CHGE	0	0	0	0	0
Limited Reserves					\$14,373
Year	2021	2022	2023	2024	TOTAL
December-23	\$53,401	\$30,156	\$4,087	\$0	\$87,644
January-24	\$52,539	\$29,611	\$4,087	\$0	\$86,238
NET CHGE	(\$862)	(\$545)	\$0	\$0	(\$1,407)
Ltd Incurred	\$101,927	\$53,827	\$9,303	\$0	\$165,057
COVERAGE LINE - WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2021	2022	2023	2024	TOTAL
December-23	60	97	87	0	244
January-24	57	97	75	5	234
NET CHGE	-3	0	-12	5	-10
Limited Reserves					\$39,270
Year	2021	2022	2023	2024	TOTAL
December-23	\$4,531,737	\$3,682,808	\$1,267,661	\$0	\$9,482,206
January-24	\$4,497,748	\$3,546,690	\$1,141,013	\$3,750	\$9,189,201
NET CHGE	(\$33,989)	(\$136,118)	(\$126,648)	\$3,750	(\$293,006)
Ltd Incurred	\$8,388,185	\$6,525,412	\$2,110,108	\$4,080	\$17,027,785
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2021	2022	2023	2024	TOTAL
December-23	74	195	142	0	411
January-24	64	188	120	5	377
NET CHGE	-10	-7	-22	5	-34
Limited Reserves					\$27,513
Year	2021	2022	2023	2024	TOTAL
December-23	\$4,856,815	\$4,321,803	\$1,482,105	\$0	\$10,660,724
January-24	\$4,785,666	\$4,208,591	\$1,374,252	\$3,750	\$10,372,259
NET CHGE	(\$71,149)	(\$113,212)	(\$107,854)	\$3,750	(\$288,465)
Ltd Incurred	\$8,831,309	\$7,510,751	\$2,368,756	\$4,830	\$18,715,645

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF January 31, 2024

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		37	MONTH TARGETED	Last Month		36	MONTH TARGETED	Last Year		25	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Dec-23		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	
PROPERTY	260,954	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	341,197	341,197	56.50%	90.78%	375,300	375,300	62.15%	90.15%	164,269	164,257	27.20%	80.55%
POL/EPL													
AUTO LIABILITY	132,715	101,927	101,927	76.80%	87.77%	101,927	101,927	76.80%	87.18%	39,427	39,427	29.71%	77.72%
WORKER'S COMP	7,209,432	8,617,979	8,388,185	116.35%	98.27%	8,620,533	8,390,740	116.39%	98.10%	7,282,557	7,077,829	98.17%	94.20%
TOTAL ALL LINES	8,206,968	9,061,103	8,831,309	107.61%	97.60%	9,097,760	8,867,967	108.05%	97.40%	7,486,254	7,281,514	88.72%	93.11%
NET PAYOUT %	\$4,199,335				51.17%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		25	MONTH TARGETED	Last Month		24	MONTH TARGETED	Last Year		13	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Dec-23		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	
PROPERTY	259,000	931,512	931,512	359.66%	100.00%	348,431	348,431	134.53%	100.00%	0	0	0.00%	95.63%
GEN LIABILITY	619,000	27,000	27,000	4.36%	80.55%	548,996	548,996	88.69%	79.39%	434,964	434,964	70.27%	62.24%
POL/EPL	342,000												
AUTO LIABILITY	120,000	6,659,972	6,525,412	5437.84%	77.72%	53,827	53,827	44.86%	76.44%	24,440	24,440	20.37%	54.16%
WORKER'S COMP	8,198,000	7,672,311	7,537,751	91.95%	94.20%	6,641,251	6,506,691	79.37%	93.51%	4,382,143	4,302,044	52.48%	70.13%
TOTAL ALL LINES	9,538,000	15,290,795	15,021,674	157.49%	89.88%	7,592,505	7,457,944	78.19%	89.20%	4,841,547	4,761,448	49.92%	67.60%
NET PAYOUT %	\$0				0.00%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		13	MONTH TARGETED	Last Month		12	MONTH TARGETED	Last Year		1	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Dec-23		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	
PROPERTY	259,000	9,000	9,000	3.47%	95.63%	9,000	9,000	3.47%	95.24%	0	0	0.00%	6.00%
GEN LIABILITY	619,000	240,344	240,344	38.83%	62.24%	214,143	214,143	34.60%	60.18%	650	650	0.11%	1.00%
POL/EPL	342,000	190,986	190,986	55.84%	62.24%	0	0	0.00%	60.18%	0	0	0.00%	1.00%
AUTO LIABILITY	120,000	9,303	9,303	7.75%	54.16%	9,303	9,303	7.75%	51.17%	500	500	0.42%	1.00%
WORKER'S COMP	8,198,000	2,110,108	2,110,108	25.74%	70.13%	2,154,432	2,154,432	26.28%	64.07%	25,050	25,050	0.31%	0.50%
TOTAL ALL LINES	9,538,000	2,559,741	2,559,741	26.84%	69.83%	2,386,878	2,386,878	25.02%	64.37%	26,200	26,200	0.27%	0.71%
NET PAYOUT %	\$1,068,952				11.21%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		1	MONTH TARGETED	Last Month		0	MONTH TARGETED	Last Year		-11	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Dec-23		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	
PROPERTY	278,000	0	0	0.00%	6.00%	0	0	0.00%	0.00%			N/A	N/A
GEN LIABILITY	634,000	750	750	0.12%	1.00%	0	0	0.00%	0.00%			N/A	N/A
POL/EPL	364,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
AUTO LIABILITY	134,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
WORKER'S COMP	8,639,000	4,080	4,080	0.05%	0.50%	0	0	0.00%	0.00%			N/A	N/A
TOTAL ALL LINES	10,049,000	4,830	4,830	0.05%	0.71%	0	0	0.00%	0.00%	0	0	N/A	N/A
NET PAYOUT %	\$330				0.00%								

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 21-24

APRIL 2024

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

2024

<u>Check Number</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001246			
001246	QUAL-LYNX	CLAIM ADJ. SERVICES INV 53604 04/24	25,303.08
			25,303.08
001247			
001247	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/24	5.71
001247	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/24	14,918.50
			14,924.21
001248			
001248	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 04/24	1,809.91
			1,809.91
001249			
001249	JULIE N. TARRANT	TREASURER FEE 04/24	451.66
			451.66
001250			
001250	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 253827- 02/24	799.50
			799.50
001251			
001251	CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 593860 04/24	3,468.00
001251	CONNER STRONG & BUCKELEW	SELECTIVE BOND RENEWAL 5/5/24-5/5/25	1,998.00
			5,466.00
		Total Payments FY 2024	48,754.36
		TOTAL PAYMENTS ALL FUND YEARS	\$48,754.36

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: 2024										
Month Ending: January										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	798,251.29	(24,580.88)	294,643.46	16,143,668.97	(2,387,237.37)	8,305,302.50	1,409,424.40	0.00	0.00	24,539,472.35
RECEIPTS										
Assessments	15,850.56	28,337.14	7,640.20	492,564.56	236,551.18	35,185.15	28,565.21	0.00	0.00	844,694.00
Refunds	0.00	0.00	0.00	80.00	0.00	0.00	0.00	0.00	0.00	80.00
Invest Pymnts	2,648.11	1,920.21	977.45	53,554.81	43.91	27,579.49	4,675.60	0.00	0.00	91,399.58
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,648.11	1,920.21	977.45	53,554.81	43.91	27,579.49	4,675.60	0.00	0.00	91,399.58
Other *	13,351.14	0.00	0.00	0.00	0.00	(835,722.77)	0.00	0.00	0.00	(822,371.63)
TOTAL	31,849.81	30,257.35	8,617.65	546,199.37	236,595.09	(772,958.13)	33,240.81	0.00	0.00	113,801.95
EXPENSES										
Claims Transfers	13,351.14	9,470.33	1,406.91	268,927.51	0.00	0.00	0.00	0.00	0.00	293,155.89
Expenses	0.00	0.00	0.00	0.00	0.00	48,665.39	0.00	0.00	0.00	48,665.39
Other *	0.00	0.00	0.00	0.00	0.00	118,296.72	0.00	0.00	0.00	118,296.72
TOTAL	13,351.14	9,470.33	1,406.91	268,927.51	0.00	166,962.11	0.00	0.00	0.00	460,118.00
END BALANCE	816,749.95	(3,793.86)	301,854.19	16,420,940.83	(2,150,642.28)	7,365,382.26	1,442,665.21	0.00	0.00	24,193,156.30

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
OCEAN COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	January				
CURRENT FUND YEAR	2024				
Description:	Investors Admin	Investors Claim	Investors Legacy Claims		
ID Number:					
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All Accts & instruments					
Opening Cash & Investm	\$24,539,473.27	16,256,038.03	961,280.56	7,322,154.68	
Opening Interest Accrua	\$0.00	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	
3 on 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 Inst	\$91,399.59	\$60,572.82	\$3,447.19	\$27,379.58	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$91,399.59	\$60,572.82	\$3,447.19	\$27,379.58	
9 Deposits - Purchases	\$9,051.23	\$80.00	\$0.00	\$8,971.23	
10 (Withdrawals - Sales)	-\$446,766.86	-\$48,665.39	-\$279,804.75	-\$118,296.72	
Ending Cash & Investment	\$24,193,157.23	\$16,268,025.46	\$684,923.00	\$7,240,208.77	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$143,394.15	\$1,809.91	\$113,434.87	\$28,149.37	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$24,336,551.38	\$16,269,835.37	\$798,357.87	\$7,268,358.14	



OCEAN COUNTY INSURANCE FUND COMMISSION

2024 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	208	\$449,085.62	\$165,071.24	\$284,014.38	63%	\$44,995.53	99%
February	194	\$251,235.84	\$110,133.91	\$141,101.93	56%	\$24,526.72	95%
March	202	\$295,689.60	\$81,791.96	\$213,897.64	72%	\$33,198.18	98%
Grand Total	604	\$996,011.06	\$356,997.11	\$639,013.95	64%	\$102,720.43	98%

2023 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	115	\$138,035.86	\$97,266.03	\$40,769.83	30%	\$7,319.45	93%
February	194	\$649,516.46	\$352,744.73	\$296,771.73	46%	\$53,287.92	97%
March	206	\$400,407.28	\$163,879.85	\$236,527.43	59%	\$37,622.49	81%
April	118	\$279,291.59	\$107,802.60	\$171,488.99	61%	\$26,627.58	97%
May	266	\$373,742.41	\$148,506.72	\$225,235.69	60%	\$36,424.06	96%
June	322	\$850,638.51	\$307,279.00	\$543,359.51	64%	\$89,154.56	90%
July	200	\$296,457.67	\$100,662.91	\$195,794.76	66%	\$25,357.29	79%
August	410	\$746,470.01	\$259,149.37	\$487,320.64	65%	\$73,864.54	94%
September	433	\$356,951.48	\$134,939.94	\$222,011.54	62%	\$37,134.71	97%
October	316	\$338,077.79	\$130,163.04	\$207,914.75	61%	\$30,735.27	95%
November	233	\$990,642.25	\$181,361.13	\$809,281.12	82%	\$84,745.24	99%
December	148	\$191,215.49	\$65,758.96	\$125,456.53	66%	\$17,923.00	90%
Grand Total	2961	\$5,611,446.80	\$2,049,514.28	\$3,561,932.52	63%	\$520,196.11	94%



OCEAN COUNTY – LEGACY

2024 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	26	\$128,021.64	\$27,055.70	\$100,965.94	79%	\$14,981.11	99%
February	8	\$11,018.52	\$3,098.43	\$7,920.09	72%	\$1,276.19	100%
March	19	\$9,529.58	\$5,211.14	\$4,318.44	45%	\$663.35	92%
Grand Total	53	\$148,569.74	\$35,365.27	\$113,204.47	76%	\$16,920.65	99%

2023 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	45	\$46,000.42	\$22,311.11	\$23,689.31	51%	\$3,683.52	100%
February	83	\$820,675.18	\$284,953.89	\$535,721.29	65%	\$95,840.54	9%
March	83	\$770,195.57	\$94,808.09	\$675,387.48	88%	\$61,006.41	13%
April	72	\$166,420.46	\$59,619.39	\$106,801.07	64%	\$18,982.03	86%
May	86	\$111,212.61	\$39,484.51	\$71,728.10	64%	\$8,515.88	92%
June	54	\$80,979.08	\$29,374.21	\$51,604.87	64%	\$8,887.80	96%
July	37	\$48,311.68	\$13,020.52	\$35,291.16	73%	\$4,733.00	95%
August	60	\$45,824.76	\$17,057.11	\$28,767.65	63%	\$5,137.99	97%
September	94	\$91,447.47	\$31,359.25	\$60,088.22	66%	\$10,258.31	98%
October	83	\$107,330.81	\$35,316.38	\$72,014.43	67%	\$11,526.72	97%
November	45	\$139,951.13	\$38,708.42	\$101,242.71	72%	\$15,481.68	95%
December	29	\$63,511.99	\$15,871.38	\$47,640.61	75%	\$6,135.47	98%
Grand Total	771	\$2,491,861.16	\$681,884.26	\$1,809,976.90	73%	\$250,189.35	41%



**Top 10 Providers
1/1/2024 – 3/31/2024**

OCEAN COUNTY INSURANCE FUND COMMISSION

	BILL COUNT	APPROVED
COMMUNITY MEDICAL CENTER INC	12	\$91,737.42
TOMS RIVER SURGERY CENTER	4	\$36,822.50
NORTHERN MONMOUTH REGIONAL SURG CTR	5	\$24,503.00
ORTHONJ, LLC	91	\$22,898.29
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	25	\$18,150.19
GARDEN STATE MEDICAL CENTER	20	\$13,777.60
WORKERS COMP PSYCH NET	52	\$12,640.00
MANCHESTER SURGERY CENTER	3	\$12,192.00
SOUTHERN OCEAN MEDICAL CENTER	4	\$11,041.97
OCEAN UNIVERSITY MEDICAL CENTER	2	\$8,994.68
Grand Total	218	\$252,757.65

COUNTY OF OCEAN LEGACY

	BILL COUNT	APPROVED
NORTHERN MONMOUTH REGIONAL SURG CTR	4	\$10,473.80
ORTHONJ, LLC	17	\$7,130.96
SURGICAL INSTITUTE LLC	1	\$4,207.50
NEW JERSEY HEALTHCARE SPECIALISTS PC	2	\$2,158.00
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	4	\$2,145.96
GARDEN STATE MEDICAL CENTER	2	\$1,952.19
SOUTHERN OCEAN MEDICAL CENTER	1	\$1,092.22
ONE CALL CARE DIAGNOSTICS	2	\$1,025.00
UNIVERSITY RADIOLOGY GROUP PC	2	\$979.73
SHREWSBURY AMBULATORY ANESTHESIA LLC	1	\$900.00
Grand Total	36	\$32,065.36



OCEAN COUNTY INSURANCE FUND COMMISSION
All Workers' Compensation Claims Reported By Claim Type

2024	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	7	10		17
February	3	21	1	25
March	5	13	3	21
Grand Total	15	44	4	63

2023	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	1	16	2	19
February	3	7	0	10
March	4	10	0	14
April	10	14	0	24
May	7	10	0	17
June	4	20	0	24
July	6	11	0	17
August	2	17	1	20
September	1	11	0	12
October	3	8	0	11
November	2	10	0	12
December	0	11	1	12
Grand Total	43	145	4	192

Covid-19 Claims Reported

2024	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	0	0	0	0
February	0	0	0	0
March	1			1
Grand Total	1	0	0	1

2023	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	0	5	2	7
April	1	0	0	1
June	1	0	0	1
Grand Total	2	5	2	9

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: April 11, 2024
DATE OF MEETING: April 18, 2024

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>Michael Brosnan Law Enforcement Consultant Office: 732-736-5243 Cell # 732-232-8515 mbrosnan@jamontgomery.com</p>		<p>Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738</p>

March – April 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 14:** Attended the OCIFC Claims Committee meeting.
- **March 21:** Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 11:** Plan to conduct a Loss Control Survey at OCUA.
- **April 11:** Plan to attend the OCIFC Claims Committee meeting.
- **April 18:** 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: Emergency Eyewash Stations & Showers Best Practices – March 18.
- NJCE JIF - JAM SD Bulletin: Fall Protection - Understanding Warranty Requirements – March 21.
- Law Enforcement Work Zone Training – NJCE LE Training Announcement – March 27.
- NJCE JIF - JAM SD Bulletin: Solar Eclipse Viewing - Best Practices – March 28.
- NJCE JIF - JAM SD Bulletin: Take Our Kids to Work Day - Best Practices – April 4.
- NJCE JIF - JAM SD Message: Safety Measures Following NJ Earthquake – April 5.
- NJCE JIF - JAM LE Bulletin: Healthcare Heroes Violation Prevention Act – April 9.

NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 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. *(April thru June 2024 Live Training Schedules and Registration Links are attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

NJCE LEADERSHIP ACADEMY

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

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

- June 1 - 22, 2024 (Start Date: July 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](#).



LEARNING MANAGEMENT SYSTEM (LMS)
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 to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty 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 Training 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> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

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.

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

DATE	TRAINING TOPIC	TIME
4/10/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/10/24	Microlearning Theory and Practice	1:00 - 3:00 pm
4/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/11/24	Shop and Tool Safety	10:30 - 11:30 am
4/12/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/12/24	Fire Extinguisher Safety	11:00 - 12:00 pm
4/12/24	Fire Safety	7:30 - 8:30 am
4/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/24	Playground Safety Inspections	8:30 - 10:30 am
4/16/24	Chainsaw Safety	10:00 - 11:00 am

4/16/24	Chipper Safety	8:30 - 9:30 am
4/16/24	Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
4/16/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	1:00 - 3:00 pm
4/17/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
4/17/24	Driving Safety Awareness	8:30 - 10:00 am
4/17/24	Hearing Conservation	10:30 - 11:30 am
4/18/24	The Power of Collaboration (JIF 101) (Atlantic)	9:00 – 1:00 pm
4/18/24	Bloodborne Pathogens	10:30 - 11:30 am
4/18/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/19/24	Dealing with Difficult People	1:00 - 2:30 pm
4/19/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
4/22/24	Fall Protection Awareness	1:00 - 3:00 pm
4/22/24	Mower Safety	8:30 - 9:30 am
4/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/24	Introduction to Management Skills	1:00 - 3:00 pm
4/23/24	Personal Protective Equipment	8:30 - 10:30 am
4/25/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/26/24	Confined Space Entry	8:30 - 11:30 am
4/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm
4/29/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
4/30/24	Fire Safety	1:00 - 2:00 pm
4/30/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/1/24	Shop and Tool Safety	8:30 - 9:30 am
5/1/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/24	Accident Investigation	1:00 - 3:00 pm
5/2/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
5/3/24	Playground Safety Inspections	7:30 - 9:30 am
5/3/24	Mower Safety	10:00 - 11:00 am
5/3/24	Personal Protective Equipment	1:00 - 3:00 pm
5/6/24	Bloodborne Pathogens	9:00 - 10:00 am
5/6/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
5/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/24	Implicit Bias in the Workplace	9:00 - 10:30 am
5/7/24	Introduction to Communication Skills	1:00 - 3:00 pm
5/8/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/8/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
5/9/24	Disaster Management	8:30 - 10:00 am

5/9/24	Hearing Conservation	11:00 - 12:00 pm
5/9/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/10/24	Confined Space Entry	8:30 - 11:30 am
5/10/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
5/13/24	Chainsaw Safety	11:00 - 12:00 pm
5/13/24	Chipper Safety	1:00 - 2:00 pm
5/14/24	Bloodborne Pathogens	8:30 - 9:30 am
5/14/24	Preparing for First Amendment Audits	9:00 - 11:00 am
5/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/14/24	Asbestos Awareness	1:00 - 3:00 pm
5/15/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/24	Flagger Skills and Safety	1:00 - 2:00 pm
5/16/24	Driving Safety Awareness	8:30 - 10:00 am
5/16/24	Fire Safety	10:30 - 11:30 am
5/16/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/16/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
5/17/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/24	Fall Protection Awareness	1:00 - 3:00 pm
5/20/24	Hearing Conservation	8:30 - 9:30 am
5/20/24	Mower Safety	10:00 - 11:00 am
5/20/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/21/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
5/22 - 5/23/24	Leadership Skills for Supervisors Workshop (2-Day) (Burlington)	9:00 - 3:30 pm w/lunch brk
5/22/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/22/24	Personal Protective Equipment	1:00 - 3:00 pm
5/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/23/24	Preparing for the Unspeakable	9:00 - 10:30 am
5/23/24	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/29/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/24	Confined Space Entry	8:30 - 11:30 am
5/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/31/24	Flagger Skills and Safety	8:30 - 9:30 am
5/31/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/24	Hearing Conservation	10:30 - 11:30 am
6/3/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/4/24	Productive Meetings Best Practices	8:30 - 10:00 am

6/4/24	Fire Safety	10:30 - 11:30 am
6/4/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/5/24	Implicit Bias in the Workplace	9:00 - 10:30 am
6/5/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/24	Playground Safety Inspections	1:00 - 3:00 pm
6/6/24	Work Zone Training for Police Officers - Initial Course	8:00 - 12:00 pm
6/6-6/7/2024	Leadership Skills for Supervisors Workshop - Day One (Middlesex)	9:00 - 3:30 pm w/lunch brk
6/6/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/7/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/10/24	Mower Safety	8:30 - 9:30 am
6/10/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 -12:00 pm
6/10/24	Personal Protective Equipment	1:00 - 3:00 pm
6/11/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/11/24	Ethical Decision Making	9:00 - 11:30 am
6/11/24	Fire Extinguisher Safety	1:00 - 2:00 pm
6/12/24	Confined Space Entry	8:00 - 11:00 am
6/12/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/24	Flagger Skills and Safety	8:30 - 9:30 am
6/13/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
6/13/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/13/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
6/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/24	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
6/18/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
6/20/24	Fall Protection Awareness	8:30 - 10:30 am
6/20/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/20/24	Special Event Management	1:00 - 3:00 pm
6/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/21/24	Shop and Tool Safety	11:00 - 12:00 pm
6/21/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/24/24	Confined Space Entry	9:00 - 12:00 pm
6/24/24	Hearing Conservation	1:00 - 2:00 pm
6/25/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
6/25/24	Driving Safety Awareness	9:00 - 10:30 am
6/25/24	Personal Protective Equipment	1:00 - 3:00 pm
6/26/24	Chipper Safety	7:30 - 8:30 am
6/26/24	Chainsaw Safety	9:00 - 10:00 am
6/26/24	Mower Safety	10:30 - 11:30 am
6/26/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
6/27/24	Fire Safety	8:30 - 9:30 am

6/27/24	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
6/28/24	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
6/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.**

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- 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. 22-24

**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: April 18, 2024

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 21, 2024
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 (<i>arrived 10:09 am</i>)
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Services	Qual-Lynx Claudia Acosta Karen Beatty
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	PERMA Risk Management Services Shai McLeod Jennifer Conicella
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradnik, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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Auditor

ALSO PRESENT:

Antoinette DePaola, Ocean County
Tristan J. Collins, Ocean County
Will Demand, Ocean County Utility Authority
Jenn Doderer, Ocean County Library
Brian Wilkie, Ocean County Board of Social Services.
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 15, 2024

MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 15, 2024

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on March 12, 2024, at 1:30 and a variety of topics were discussed including future expos which is live training and the schedule. Mr. Prince noted they were conducting those trainings around the State. Mr. Prince advised the next meeting was scheduled for June 11 at 1:30. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last week and reviewed the PARS. Ms. Conicella asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting on March 14, 2024.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF MARCH 14, 2024

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

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. Executive Director said there were (5) five 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:	Chair Greitz
Vote	2 Ayes 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE conducted its Reorganization Meeting on February 22, 2024. Executive Director advised the resolutions were adopted to conduct business of the Fund, and the Chair and Secretary were re-appointed. Executive Director said the Fund Office would take appropriate procurement action to secure services for the contracts which were expiring. Executive Director noted the NJCE would approach the NJ Cyber JIF to reconsider a membership in 2025. Executive Director said the NJCE was scheduled to meet again on Thursday, April 25, 2024, at 9:30 AM.

BOILER INSPECTIONS: Executive Director advised Chubb, the NJCE's Equipment Breakdown insurer, would be conducting the annual boiler inspections. Executive Director said the frequency of inspections was based on a statutory schedule, which Chubb would review, and contact members as needed. Chubb has a team of 12 Equipment Breakdown Risk Engineers who hold the State of NJ Commission to perform inspections. Executive Director noted the agenda included the contact information for the account leads. Executive Director reported Chubb would generate a post-inspection report that would be distributed to Fund Commissioners and Risk Managers where applicable. Ms. Sander noted that someone already went to the Park Department and the Library.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director noted in Fund year 2023 we were running a surplus of slightly over \$1M so he was hoping we were trending in the right direction. Executive Director said there was a strong cash balance of \$24,539,472.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track for the NJCE was included in the agenda. As of December 31, 2023, the NJCE had a surplus of \$11,104,936. Executive Director noted it came to his attention there might be one property claim that hasn't been accounted for, so that may be amended for the audit. Executive Director said there was a strong cash balance of \$33,184,775. Executive Director asked if there were any questions on the Financial Fast Tracks.

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

CLAIMS MEETING: Executive Director reported we are in the process of scheduling a meeting between the County and the Qual Lynx team that will include their Director of Claims Operations to discuss claims adjusting concerns.

2024 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the Property & Casualty Assessment Bills were e-mailed to the member entities on February 15, 2024. Executive Director noted the first installment was due on March 31, 2024.

2024 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reminded the Commission the 14th Annual Educational Seminar would be held virtually again this year. Executive Director said this year there would be two sessions, Friday, April 19 and Friday, April 26, 9:00 AM to 12:00 PM. The link to register was e-mailed on March 1. Executive Director noted if anyone needed the link or needed assistance in registering, they should contact Cathy Dodd.

Executive Director asked if anyone had any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the March Bills List Resolution 20-24, in the amount of \$47,373.69.

MOTION TO APPROVE RESOLUTION 20-24 MARCH BILLS LIST

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

Ms. Tarrant referred to copies of the Year End Treasurer’s report which were included in the agenda and advised the cash balance was \$24,539,472. Ms. Tarrant noted the legacy claims were slowly dwindling and there was hope. Ms. Tarrant said she had an item for new business.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised so far for this year there were 402 bills, with a savings of 61%. Ms. Beatty noted 98% of the care was rendered in the QualCare Provider Network. Ms. Beatty then referred to the Legacy Cumulative Savings Summary and advised there were 34 bills processed in 2024 with a savings of 78% and 99% of the care was in the QualCare Provider Network. Lastly, Ms. Beatty referred to the Top 10 Providers which were included in the agenda. Ms. Beatty reviewed the workers’ compensation claims reported by claim type and noted there were 42 claims and no covid claims. Ms. Beatty advised she had one final item and wanted to let everyone know she was retiring the end of the month. Ms. Beatty said she would stay on in a reduced capacity for a time to transition a new person to the account. Ms. Beatty some they had some very strong candidates and was sure it would be a smooth transition.

NJCE SAFETY DIRECTOR: Mr. Prince advised the February through March 2024 Risk Control Activities were included in the agenda along with all the training opportunities through May 31, 2024. Mr. Prince reported all the items were posted on the NJCE website and encouraged all departments to review the training opportunities and schedule their employees for classes and programs that would affect their job and tasks they perform. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported the April 1 ancillary renewal policies were all bound. Ms. Sander noted the policies were in the Commission but with different renewal dates and included the hull policy, watercraft, petty cash bond, accident coverage and aviation and heliport policies. Ms. Sander said she assisted this month in reviewing some contracts regarding the garage renovations and she thought that was on the right track now. Ms. Sander advised she worked with Ms. DePaola and PERMA with some additional training on the origami system to add a new location, a shooting range. Ms. Sander reported they were still going to discuss the shooting range and how it may be utilized by other public entities, but there might be a contractual issue which has to be resolved. Executive Director said they would have to indemnify the County. Mr. Fiure said anyone that used the shooting range would need a pre-approved agreement. Ms. Sander advised the assessment bills were issued and asked Ms. Tarrant if she needed any assistance with collections or allocations she would assist. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik reported his office was working on a draft usage agreement for the shooting range. Mr. Sahradnik concluded his report unless there were any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Ms. Tarrant said she had two items, first as probably everyone knows she was also the Treasurer for the Ocean County Municipal JIF. Ms. Tarrant said at their last meeting they approved contracts for appraisals, and she thought after the cost of their appraisals she would like to get a look at what was approved. Executive Director noted they came across a newer vendor and thought the market was opening a bit. Ms. Tarrant advised the County currently does not put curbs or sidewalks on county roads. Ms. Tarrant asked if the County should entertain starting to put sidewalks on all county roads. Ms. Tarrant also asked if there was any history with the Municipal JIF of how many sidewalk issues there were and trip and falls incidents. Executive Director said he could not think of anything now but said there has been. Executive Director advised once sidewalks were installed there was also the question of who was responsible, the homeowner, county, or town. Executive Director said he could share some documentation with Ms. Tarrant. In response to Ms. Tarrant's inquiry, Executive Director said a separate policy was not needed.

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 April 18, 2024 at 10:00 AM and asked for a motion to adjourn.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:37 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary