

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, MAY 16, 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: May 16, 2024**  
**10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 18, 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 May 9, 2024 (*Roll call Vote*)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....Pages 2-12
  
- TREASURER – Julie Tarrant**
  - Resolution 22-24 May Bills List – *Motion (Roll Call Vote)*.....Page 13
  - Treasurer Monthly reports.....Pages 14-15
  
- CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 16-19**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 20-25
  
- 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 23-24 Closed Session (if needed) .....Page 26
  
- Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**  
**NEXT SCHEDULED MEETING: June 20, 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: May 16, 2024  
Memo to: Commissioners of the Ocean County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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**☐ Certificate of Insurance Issuance Report (Pages 3)** – Included in the agenda on page 3 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. There were (2) two certificates of insurance issued during the month of April.

**☐ Motion to approve the certificate of insurance report**

**☐ New Jersey Counties Excess Joint Insurance Fund (Pages 4-6)** – The NJCE met on April 25, 2024. Included in the agenda on pages 4-6 is a summary report of the meeting. NJCE is scheduled to meet again on Thursday, June 27, 2024 at 9:30 AM, virtually.

**☐ OCIFC Financial Fast Track (Page 7)** – Included in the agenda on page 7 is a copy of the Financial Fast Track for the month of February. Executive Director will review the report.

**☐ NJCE Property and Casualty Financial Fast Track (Pages 8-10)** – Included in the agenda on pages 8-10 is a copy of the NJCE Financial Fast Track Report for the month of February. As of February 29, 2024 the NJCE has a surplus of \$9,000,576. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$22,560.672.

**☐ Claims Tracking Reports (Pages 11-12)** – The claims tracking reports are on pages 11-12 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of February 29, 2024, with the Commission.

**☐ 2024 Property & Casualty Assessments** –The second assessment payment is due on May 15, 2024. Payments should be sent to the Treasurer, Julie Tarrant.

**☐ 2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar was conducted virtually on 2 half-day sessions: Friday April 19<sup>th</sup> and Friday April 26<sup>th</sup>. Just over 200 participants attended the seminar each day. We in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to the Insurance Institutes. If you do not receive your credit by May 31<sup>st</sup> then please contact the Fund Office.

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

From 4/1/2024 To 5/1/2024

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - Township of Long Beach I - County of Ocean	6805 Long Beach Blvd Brant Beach, NJ 08008	Evidence of insurance as respects Ocean County Library, Long Beach Island, attend Story Walk in Bayview Park during the current calendar year.	4/5/2024 #4594352	GL AU EX WC OTH
H - Township of Long Beach I - County of Ocean	6805 Long Beach Blvd Brant Beach, NJ 08008	RE: Ocean County Library The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Ocean County Library, Long Beach Island, attending Story Walk in Bayview Park during the current calendar year.	4/5/2024 #4594355	GL AU EX WC OTH
<b>Total # of Holders: 2</b>				



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** April 25, 2024  
**Memo to:** Commissioners  
Ocean County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF Report

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**Executive Directors Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

**Closed Session – Property Payment Authority Request (PAR):** Closed Session was needed to review a property PAR greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved the PAR for claim #2024323554 in the amount of \$975,000.00.

**Qualified Purchasing Agent:** The Board of Fund Commissioners adopted a resolution ratifying the Qualified Purchasing Agent’s services from February 22, 2024, through February 2025 reorganization in the amount of \$6,000.

**Amend 2024 Plan of Risk Management:** Following discussion in February, the Board of Fund Commissioners adopted a resolution amending the 2024 Plan of Risk Management effective 4/10/24 to reflect the exclusion of the Engineered Materials Arresting Systems (EMAS) Blocks located at Mercer County Airport retroactive to 1/1/24.

**Manuscript Policies:** The Fund Office and Underwriting Manager are finalizing the policy documents and are nearing completion. Once complete the policies will be distributed and/or posted online for members to access; the manuscript policies will also be made available to local JIF third-party administrators to manage claims within the retained layers of underlying Commission and the NJCE layer.

**Professional Services:** The Fund Office in conjunction with the Qualified Purchasing Agent and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation Manager via non-fair and open contracts with the incumbent professionals in the following amounts:

**Actuary** – Award Actuarial Advantage for a 1-year contract in the amount of \$25,364.

**Auditor** – Award Bowman & Company for a 1-year contract in the amount of \$19,278.

**Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

**Payroll Auditor** - Award Bowman & Company for a 1-year contract in the amount of \$23,276.

**Cybersecurity Services** – A proposal was received from the Chertoff Group in the amount of \$40,000, which is below the QPA threshold. The vendor submitted the required pay2play documents this afternoon; as confirmed by the Fund Attorney and QPA, this vendor was re-procured via non-fair and open contract.

**Financial Fast Track:** Submitted for information were the revised December 31, 2023 and the February 29, 2024 Financial Fast Tracks. The December report reflected a statutory surplus of \$10.6 million and the February report reflected a statutory surplus of \$9 million. There were several property claims that occurred in 2023 with the NJCE’s property retention at \$3million before attaching to the excess carrier. The reduction in surplus was primarily due to increased reserves on large property claims that occurred in late 2023. For 2024, the Underwriting Manager successfully renewed the property program with a \$1million NJCE property retention limit.

**Claims Update:**

**Hurricane Ida:** Zareena Majeed of PERMA Claims reported weekly meetings are held with the excess property adjustor to finalize payments related to one remaining property claim to be settled from the September 1, 2021 event.

**Covid-19 Claims:** Jennifer Conicella of PERMA Claims reported the Fund office is working with the excess workers’ compensation carrier on quarterly post-claim settlements and recoveries.

**NJCE Committees:**

**Cyber Task Force:** A meeting of this task force was held on March 26<sup>th</sup> to review cyber documents - finalized by the Underwriting Manager and The Chertoff Group - outlining the Cybersecurity Framework. Commissioners Sheehan, Commissioner Marion and Commissioner Jack Kelly serve on the Task Force. The documents will be circulated to the Task Force for final comments prior to presentation at the June 27, 2024 NJCE meeting.

**Safety Committee:** The Safety Committee met on March 11<sup>th</sup> and submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 10<sup>th</sup> at 10am via Zoom.

**Finance Committee:** This committee will meet during May to review Named Storm Deductible options.

**Membership Renewal:** The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025. Renewal documents will be sent to each respective County in the coming month.

**Underground Storage Tanks (UST):** Underground Storage Tanks (UST) are not included for coverage in the NJCE JIF and are never covered automatically in Pollution Policies. If needed, Underwriting Manager’s team can assist in placement of UST policies and can potentially provide excess policies. Above Ground Storage Tanks (AST) that are considered a part of a covered location are afforded coverage without needing to be scheduled.

**Banking Best Practice:** In response to increased wire fraud activity and whitewashing of checks with our affiliation with the Municipal Excess Liability Joint Insurance Fund, the Underwriting Manager and The Chertoff developed the “Best Banking Practices – Wire Transfers, Automatic Clearing House (ACH) and Check Issuance” and have since tailored it for the NJCE. Copies will be distributed to members.

**2024 MEL, MRHIF & NJCE Educational Seminar:** The 14th Annual Educational Seminar first session took place Friday, April 19<sup>th</sup> with over 200 participants and the second session is set to take place Friday,

April 26<sup>th</sup>, 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

**2024 New Jersey Association of Counties Conference:** The 73<sup>rd</sup> Annual Conference is scheduled to be held from May 1<sup>st</sup> to May 3<sup>rd</sup> at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference and J.A. Montgomery will present a workshop on First Amendment Audits on Thursday May 2<sup>nd</sup> at 1:30pm.

**2024 Financial Disclosures:** The Local Finance Board has since issued notification, 2024-08, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30<sup>th</sup> and the Local Finance Board has issued fines in the past. To date, 9 of the 10 JIF Commissioners have filed.

### **Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from February 2024 – May 2024, bulletins that were distributed and available training sessions through June 2024.

### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of March 2024.

**Next Meeting & Potential time and location change:** The next meeting of the NJCE JIF is scheduled for June 27, 2024 at 9:30AM virtually. A suggestion was made to hold the June meeting in-person at a centralized location. The Board of Fund Commissioners agreed to the suggestion; the Fund office will work with Fund Commissioners and Professionals to determine a location and time to ensure there are no conflicts with other meetings.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 29, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,234,578	2,469,156	33,565,913	36,035,069
2.	CLAIM EXPENSES				
	Paid Claims	241,506	534,582	8,418,632	8,953,213
	Case Reserves	535,949	247,629	10,516,267	10,763,896
	IBNR	59,962	892,622	12,230,780	13,123,402
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(2,273,127)	(2,273,126)
	<b>TOTAL CLAIMS</b>	<b>837,417</b>	<b>1,674,833</b>	<b>28,892,552</b>	<b>30,567,385</b>
3.	EXPENSES				
	Excess Premiums	345,736	691,471	8,305,537	8,997,008
	Administrative	49,991	99,838	1,282,092	1,381,930
	<b>TOTAL EXPENSES</b>	<b>395,726</b>	<b>791,309</b>	<b>9,587,629</b>	<b>10,378,938</b>
4.	UNDERWRITING PROFIT (1-2-3)	1,435	3,013	(4,914,268)	(4,911,255)
5.	INVESTMENT INCOME	81,762	173,162	843,729	1,016,891
6.	PROFIT (4 + 5)	83,197	176,175	(4,070,539)	(3,894,364)
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	558,425	558,425
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>83,197</b>	<b>176,175</b>	<b>(3,512,114)</b>	<b>(3,335,939)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Legacy Account	21,662	45,869	151,022	196,891
	2021	5,239	11,125	(4,019,189)	(4,008,064)
	2022	26,181	55,514	(1,065,591)	(1,010,077)
	2023	26,251	58,225	1,421,644	1,479,869
	2024	3,863	5,441		5,441
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>83,197</b>	<b>176,175</b>	<b>(3,512,114)</b>	<b>(3,335,939)</b>
	<b>TOTAL CASH</b>				<b>21,414,385</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2021</b>					
	Paid Claims	64,204	100,087	4,164,256	4,264,343
	Case Reserves	(45,329)	(116,478)	4,703,123	4,586,645
	IBNR	(18,875)	16,391	2,709,553	2,725,944
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(752,636)	(752,636)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>10,824,296</b>	<b>10,824,296</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	51,792	217,910	3,274,944	3,492,854
	Case Reserves	124,024	10,713	4,214,744	4,225,457
	IBNR	(175,816)	(228,623)	3,432,658	3,204,035
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(752,247)	(752,247)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>10,170,099</b>	<b>10,170,099</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	73,061	163,057	979,431	1,142,488
	Case Reserves	(9,540)	(117,150)	1,598,400	1,481,250
	IBNR	(63,521)	(45,907)	6,088,569	6,042,662
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(768,243)	(768,243)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>7,898,157</b>	<b>7,898,157</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	52,449	53,529		53,529
	Case Reserves	466,793	470,543		470,543
	IBNR	318,174	1,150,761		1,150,761
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	0		0
	<b>TOTAL FY 2024 CLAIMS</b>	<b>837,417</b>	<b>1,674,833</b>	<b>0</b>	<b>1,674,833</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>837,417</b>	<b>1,674,833</b>	<b>28,892,552</b>	<b>30,567,385</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 February 29, 2024					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,454,771	6,909,542	284,494,510	291,404,051
2.	CLAIM EXPENSES				
	Paid Claims	1,391,227	4,364,643	17,153,869	21,518,512
	Case Reserves	613,619	422,874	15,710,957	16,133,831
	IBNR	309,685	(1,629,447)	16,261,220	14,631,773
	Discounted Claim Value	(88,339)	(176,678)	(4,212,682)	(4,389,360)
	Excess Recoveries	0	0	(1,930,205)	(1,930,205)
	<b>TOTAL CLAIMS</b>	<b>2,226,192</b>	<b>2,981,392</b>	<b>42,983,159</b>	<b>45,964,550</b>
3.	EXPENSES				
	Excess Premiums	2,682,236	5,346,776	205,538,373	210,885,150
	Administrative	194,603	390,434	20,746,720	21,137,154
	<b>TOTAL EXPENSES</b>	<b>2,876,839</b>	<b>5,737,210</b>	<b>226,285,093</b>	<b>232,022,303</b>
4.	UNDERWRITING PROFIT (1-2-3)	(1,648,260)	(1,809,060)	15,226,258	13,417,197
5.	INVESTMENT INCOME	44,698	131,810	2,159,119	2,290,929
6.	PROFIT (4+5)	(1,603,562)	(1,677,251)	17,385,377	15,708,127
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>(1,603,562)</b>	<b>(1,677,251)</b>	<b>10,677,826</b>	<b>9,000,576</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	187	568	66,109	66,676
	2011	(14,517)	(13,484)	478,587	465,102
	2012	1,147	3,479	491,515	494,994
	2013	1,667	5,055	1,098,961	1,104,016
	2014	2,279	(242,852)	1,623,920	1,381,067
	2015	2,245	7,094	1,404,062	1,411,156
	2016	2,899	9,270	1,686,719	1,695,989
	2017	3,736	11,559	2,714,322	2,725,881
	2018	4,281	13,149	2,317,319	2,330,468
	2019	4,017	11,656	1,991,211	2,002,867
	2020	5,037	12,248	(41,975)	(29,726)
	2021	4,871	14,766	(288,075)	(273,309)
	2022	5,171	16,090	1,403,700	1,419,789
	2023	(1,699,795)	(1,688,241)	(4,268,549)	(5,956,789)
	2024	73,214	162,393		162,393
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(1,603,562)</b>	<b>(1,677,251)</b>	<b>10,677,825</b>	<b>9,000,575</b>
	<b>TOTAL CASH</b>				<b>22,560,672</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	February 29, 2024	
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	0	16,412	720,144	736,556
Case Reserves	15,000	(1,412)	16,412	15,000
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	0	(2,480)	(2,480)
<b>TOTAL FY 2011 CLAIMS</b>	<b>15,000</b>	<b>15,000</b>	<b>737,076</b>	<b>752,076</b>
<b>FUND YEAR 2012</b>				
Paid Claims	863	1,622	1,598,341	1,599,963
Case Reserves	(863)	(1,622)	300,079	298,457
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	0	(40,489)	(40,489)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,861,611</b>	<b>1,861,611</b>
<b>FUND YEAR 2013</b>				
Paid Claims	4,670	5,457	1,120,027	1,125,484
Case Reserves	(4,670)	(5,457)	465,996	460,540
IBNR	0	0	19,679	19,679
Discounted Claim Value	0	0	(67,176)	(67,176)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,538,527</b>	<b>1,538,527</b>
<b>FUND YEAR 2014</b>				
Paid Claims	3,728	7,641	820,087	827,728
Case Reserves	(3,728)	242,359	428,510	670,869
IBNR	0	0	21,077	21,077
Discounted Claim Value	0	0	(64,534)	(64,534)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>250,000</b>	<b>1,205,140</b>	<b>1,455,140</b>
<b>FUND YEAR 2015</b>				
Paid Claims	7,936	44,961	2,170,225	2,215,186
Case Reserves	21,244	(15,781)	750,401	734,620
IBNR	(29,180)	(29,180)	76,409	47,229
Discounted Claim Value	0	0	(87,264)	(87,264)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,909,770</b>	<b>2,909,770</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,484	9,846	1,340,882	1,350,727
Case Reserves	(3,484)	(9,846)	925,034	915,188
IBNR	0	0	40,838	40,838
Discounted Claim Value	0	0	(103,043)	(103,043)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,203,711</b>	<b>2,203,711</b>
<b>FUND YEAR 2017</b>				
Paid Claims	1,379	2,862	1,313,614	1,316,477
Case Reserves	(1,379)	(2,862)	627,562	624,700
IBNR	0	0	76,572	76,572
Discounted Claim Value	0	0	(73,852)	(73,852)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,943,897</b>	<b>1,943,897</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 29, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2018</b>					
	Paid Claims	14,811	286,974	1,247,927	1,534,900
	Case Reserves	118,186	(77,111)	750,478	673,367
	IBNR	(132,995)	(209,861)	375,153	165,292
	Discounted Claim Value	0	0	(116,810)	(116,810)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>2</b>	<b>2</b>	<b>2,256,747</b>	<b>2,256,749</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	46,325	48,781	1,224,373	1,273,155
	Case Reserves	(48,425)	49,118	1,093,759	1,142,877
	IBNR	2,100	(97,900)	551,533	453,634
	Discounted Claim Value	0	0	(176,738)	(176,738)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(1)</b>	<b>2,692,927</b>	<b>2,692,927</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	20	718	1,126,067	1,126,785
	Case Reserves	(42,211)	(44,426)	3,919,181	3,874,756
	IBNR	42,191	43,687	1,974,978	2,018,665
	Discounted Claim Value	0	0	(889,320)	(889,320)
	Excess Recoveries	0	0	(1,930,205)	(1,930,205)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(20)</b>	<b>4,200,701</b>	<b>4,200,681</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	420	420	2,119,936	2,120,356
	Case Reserves	(9,949)	89,950	2,159,327	2,249,277
	IBNR	9,529	(90,370)	2,041,187	1,950,817
	Discounted Claim Value	0	0	(652,413)	(652,413)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>5,668,037</b>	<b>5,668,037</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	10,832	83,444	839,542	922,986
	Case Reserves	(10,712)	(68,425)	848,359	779,934
	IBNR	(120)	(15,019)	3,693,684	3,678,665
	Discounted Claim Value	0	0	(675,990)	(675,990)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,705,595</b>	<b>4,705,595</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	1,296,759	3,855,505	1,340,865	5,196,369
	Case Reserves	184,610	(185,613)	3,425,859	3,240,246
	IBNR	224,601	(1,963,922)	7,383,429	5,419,507
	Discounted Claim Value	0	0	(1,262,574)	(1,262,574)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>1,705,970</b>	<b>1,705,970</b>	<b>10,887,578</b>	<b>12,593,548</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	0	0		0
	Case Reserves	400,000	454,001		454,001
	IBNR	193,559	733,117		733,117
	Discounted Claim Value	(88,339)	(176,678)		(176,678)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>505,220</b>	<b>1,010,440</b>	<b>0</b>	<b>1,010,440</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>2,226,192</b>	<b>2,981,392</b>	<b>42,983,159</b>	<b>45,964,550</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 \$1,930,205 due from the reinsurer for COVID-19 WC claims.

## Ocean County Insurance Commission

### CLAIM ACTIVITY REPORT

February 29, 2024

<b>COVERAGE LINE - PROPERTY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
January-24	0	3	1	0	4
February-24	0	3	1	0	4
<b>NET CHGE</b>	0	0	0	0	0
Limited Reserves					<b>\$52,780</b>
Year	2021	2022	2023	2024	TOTAL
January-24	\$0	\$208,828	\$2,290	\$0	\$211,119
February-24	\$0	\$208,828	\$2,290	\$0	\$211,119
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$348,431	\$9,000	\$0	\$357,431
<b>COVERAGE LINE - GENERAL LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
January-24	6	86	41	0	133
February-24	5	86	43	6	140
<b>NET CHGE</b>	-1	0	2	6	7
Limited Reserves					<b>\$6,714</b>
Year	2021	2022	2023	2024	TOTAL
January-24	\$235,379	\$423,462	\$226,861	\$0	\$885,702
February-24	\$226,466	\$480,293	\$225,697	\$7,500	\$939,956
<b>NET CHGE</b>	(\$8,913)	\$56,831	(\$1,164)	\$7,500	\$54,255
Ltd Incurred	\$333,579	\$644,781	\$239,751	\$8,250	\$1,226,360
<b>COVERAGE LINE - AUTO LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
January-24	1	2	3	0	6
February-24	1	3	4	1	9
<b>NET CHGE</b>	0	1	1	1	3
Limited Reserves					<b>\$9,315</b>
Year	2021	2022	2023	2024	TOTAL
January-24	\$52,539	\$29,611	\$4,087	\$0	\$86,238
February-24	\$36,017	\$42,533	\$5,187	\$100	\$83,837
<b>NET CHGE</b>	(\$16,523)	\$12,922	\$1,100	\$100	(\$2,400)
Ltd Incurred	\$85,927	\$67,427	\$10,903	\$100	\$164,357
<b>COVERAGE LINE - WORKERS COMP.</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
January-24	57	97	75	5	234
February-24	58	93	61	34	246
<b>NET CHGE</b>	1	-4	-14	29	12
Limited Reserves					<b>\$39,267</b>
Year	2021	2022	2023	2024	TOTAL
January-24	\$4,497,748	\$3,546,690	\$1,141,013	\$3,750	\$9,189,201
February-24	\$4,477,855	\$3,602,832	\$1,156,971	\$422,101	\$9,659,759
<b>NET CHGE</b>	(\$19,893)	\$56,142	\$15,958	\$418,351	\$470,558
Ltd Incurred	\$8,428,631	\$6,625,928	\$2,167,886	\$473,122	\$17,695,566
<b>TOTAL ALL LINES COMBINED</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
January-24	64	188	120	5	377
February-24	64	185	109	41	399
<b>NET CHGE</b>	0	-3	-11	36	22
Limited Reserves					<b>\$27,305</b>
Year	2021	2022	2023	2024	TOTAL
January-24	\$4,785,666	\$4,208,591	\$1,374,252	\$3,750	\$10,372,259
February-24	\$4,740,337	\$4,334,487	\$1,390,146	\$429,701	\$10,894,671
<b>NET CHGE</b>	(\$45,329)	\$125,896	\$15,894	\$425,951	\$522,412
Ltd Incurred	\$8,848,137	\$7,686,567	\$2,427,539	\$481,472	\$19,443,715

Ocean County Insurance Commission  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS  
AS OF February 29, 2024

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

2021	Budget	Current		38	MONTH TARGETED	Last Month		37	MONTH TARGETED	Last Year		26	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23	
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	333,579	333,579	55.24%	91.38%	341,197	341,197	56.50%	90.78%	164,269	164,269	27.20%	81.65%
POL/EPL													
AUTO LIABILITY	132,715	85,927	85,927	64.75%	88.30%	101,927	101,927	76.80%	87.77%	39,427	39,427	29.71%	78.92%
WORKER'S COMP	7,209,432	8,658,424	8,428,631	116.91%	98.43%	8,617,979	8,388,185	116.35%	98.27%	7,476,873	7,270,760	100.85%	94.80%
TOTAL ALL LINES	8,206,968	9,077,930	8,848,137	107.81%	97.79%	9,061,103	8,831,309	107.61%	97.60%	7,680,569	7,474,457	91.07%	93.74%
NET PAYOUT %	\$4,261,492				51.93%								

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

2022	Budget	Current		26	MONTH TARGETED	Last Month		25	MONTH TARGETED	Last Year		14	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23	
PROPERTY	259,000	993,212	993,212	383.48%	100.00%	348,431	348,431	134.53%	100.00%	0	0	0.00%	96.03%
GEN LIABILITY	619,000	27,000	27,000	4.36%	81.65%	583,081	583,081	94.20%	80.55%	517,785	517,785	83.65%	64.20%
POL/EPL	342,000												
AUTO LIABILITY	120,000	6,760,489	6,625,928	5521.61%	78.92%	53,827	53,827	44.86%	77.72%	24,290	24,290	20.24%	56.96%
WORKER'S COMP	8,198,000	7,848,128	7,713,567	94.09%	94.80%	6,659,972	6,525,412	79.60%	94.20%	4,594,168	4,483,496	54.69%	74.88%
TOTAL ALL LINES	9,538,000	15,628,828	15,359,707	161.04%	90.49%	7,645,311	7,510,751	78.75%	89.88%	5,136,243	5,025,571	52.69%	71.85%
NET PAYOUT %	\$0				0.00%								

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

2023	Budget	Current		14	MONTH TARGETED	Last Month		13	MONTH TARGETED	Last Year		2	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23	
PROPERTY	259,000	9,000	9,000	3.47%	96.03%	9,000	9,000	3.47%	95.63%	0	0	0.00%	13.00%
GEN LIABILITY	619,000	239,751	239,751	38.73%	64.20%	240,344	240,344	38.83%	62.24%	3,722	3,722	0.60%	2.50%
POL/EPL	342,000	194,986	194,986	57.01%	64.20%	0	0	0.00%	62.24%	0	0	0.00%	2.50%
AUTO LIABILITY	120,000	10,903	10,903	9.09%	56.96%	9,303	9,303	7.75%	54.16%	2,803	2,803	2.34%	2.50%
WORKER'S COMP	8,198,000	2,175,684	2,167,886	26.44%	74.88%	2,110,108	2,110,108	25.74%	70.13%	40,317	40,317	0.49%	2.00%
TOTAL ALL LINES	9,538,000	2,630,324	2,622,525	27.50%	74.16%	2,368,756	2,368,756	24.83%	69.83%	46,843	46,843	0.49%	2.36%
NET PAYOUT %	\$1,141,275				11.97%								

**CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

2024	Budget	Current		2	MONTH TARGETED	Last Month		1	MONTH TARGETED	Last Year		-10	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23	
PROPERTY	278,000	0	0	0.00%	13.00%	0	0	0.00%	6.00%			N/A	N/A
GEN LIABILITY	634,000	8,250	8,250	1.30%	2.50%	750	750	0.12%	1.00%			N/A	N/A
POL/EPL	364,000	42,600	42,600	11.70%	2.50%	0	0	0.00%	1.00%			N/A	N/A
AUTO LIABILITY	134,000	100	100	0.07%	2.50%	0	0	0.00%	1.00%			N/A	N/A
WORKER'S COMP	8,639,000	474,880	473,122	5.48%	2.00%	4,080	4,080	0.05%	0.50%			N/A	N/A
TOTAL ALL LINES	10,049,000	525,830	524,072	5.22%	2.36%	4,830	4,830	0.05%	0.71%	0	0	N/A	N/A
NET PAYOUT %	\$52,779				0.53%								

# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 22-24

MAY 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001252			
001252	QUAL-LYNX	CLAIM ADJ. SERVICES INV 53680 05/24	25,303.08
			<b>25,303.08</b>
001253			
001253	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/24	4.83
001253	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/24	14,918.50
			<b>14,923.33</b>
001254			
001254	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 05/24	1,809.91
			<b>1,809.91</b>
001255			
001255	JULIE N. TARRANT	TREASURER FEE 05/24	451.66
			<b>451.66</b>
001256			
001256	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 254269 03/24	1,809.60
			<b>1,809.60</b>
001257			
001257	CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 593861 05/24	3,468.00
			<b>3,468.00</b>
		<b>Total Payments FY 2024</b>	<b>47,765.58</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$47,765.58</b>

\_\_\_\_\_  
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: February								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	TOTAL
OPEN 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	24,193,156.30
<b>RECEIPTS</b>								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,453.28	1,813.37	906.69	49,323.96	750.42	22,181.05	4,333.37	81,762.14
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,453.28	1,813.37	906.69	49,323.96	750.42	22,181.05	4,333.37	81,762.14
Other *	0.00	0.00	0.00	0.00	0.00	21,549.68	0.00	21,549.68
<b>TOTAL</b>	<b>2,453.28</b>	<b>1,813.37</b>	<b>906.69</b>	<b>49,323.96</b>	<b>750.42</b>	<b>43,730.73</b>	<b>4,333.37</b>	<b>103,311.82</b>
<b>EXPENSES</b>								
Claims Transfers	0.00	32,941.90	1,700.16	206,864.21	0.00	0.00	0.00	241,506.27
Expenses	0.00	0.00	0.00	0.00	2,484,006.20	47,776.75	0.00	2,531,782.95
Other *	0.00	0.00	0.00	0.00	0.00	108,793.70	0.00	108,793.70
<b>TOTAL</b>	<b>0.00</b>	<b>32,941.90</b>	<b>1,700.16</b>	<b>206,864.21</b>	<b>2,484,006.20</b>	<b>156,570.45</b>	<b>0.00</b>	<b>2,882,082.92</b>
<b>END BALANCE</b>	<b>819,203.23</b>	<b>(34,922.39)</b>	<b>301,060.72</b>	<b>16,263,400.58</b>	<b>(4,633,898.06)</b>	<b>7,252,542.54</b>	<b>1,446,998.58</b>	<b>21,414,385.20</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
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 & Investment Balance	\$24,193,157.23	16,268,025.46	684,923.00	7,240,208.77
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$81,762.14	\$54,295.42	\$2,258.23	\$25,208.49
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	\$81,762.14	\$54,295.42	\$2,258.23	\$25,208.49
9 Deposits - Purchases	\$22,464.68	\$915.00	\$0.00	\$21,549.68
10 (Withdrawals - Sales)	-\$2,882,997.92	-\$2,531,782.95	-\$242,421.27	-\$108,793.70
Ending Cash & Investment Balance	\$21,414,386.13	\$13,791,452.93	\$444,759.96	\$7,178,173.24
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$69,956.91	\$1,809.91	\$46,751.23	\$21,395.77
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$21,484,343.04	\$13,793,262.84	\$491,511.19	\$7,199,569.01





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%
April	164	\$119,687.51	\$48,975.72	\$70,711.79	59%	\$12,498.40	90%
<b>Grand Total</b>	<b>768</b>	<b>\$1,115,698.57</b>	<b>\$405,972.83</b>	<b>\$709,725.74</b>	<b>64%</b>	<b>\$115,218.83</b>	<b>97%</b>

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%
<b>Grand Total</b>	<b>2961</b>	<b>\$5,611,446.80</b>	<b>\$2,049,514.28</b>	<b>\$3,561,932.52</b>	<b>63%</b>	<b>\$520,196.11</b>	<b>94%</b>



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%
April	64	\$463,665.03	\$137,897.36	\$325,767.67	70%	\$51,052.14	78%
<b>Grand Total</b>	<b>117</b>	<b>\$612,234.77</b>	<b>\$173,262.63</b>	<b>\$438,972.14</b>	<b>72%</b>	<b>\$67,972.79</b>	<b>83%</b>

**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%
<b>Grand Total</b>	<b>771</b>	<b>\$2,491,861.16</b>	<b>\$681,884.26</b>	<b>\$1,809,976.90</b>	<b>73%</b>	<b>\$250,189.35</b>	<b>41%</b>



**Top 10 Providers  
1/1/2024 – 4/30/2024**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

	<b>BILL COUNT</b>	<b>APPROVED</b>
COMMUNITY MEDICAL CENTER INC	17	\$101,098.62
TOMS RIVER SURGERY CENTER	4	\$36,822.50
ORTHONJ, LLC	115	\$26,288.14
NORTHERN MONMOUTH REGIONAL SURG CTR	5	\$24,503.00
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	29	\$19,397.05
GARDEN STATE MEDICAL CENTER	27	\$17,031.13
WORKERS COMP PSYCH NET	60	\$14,960.00
OCEAN UNIVERSITY MEDICAL CENTER	4	\$13,022.30
MANCHESTER SURGERY CENTER	3	\$12,192.00
SOUTHERN OCEAN MEDICAL CENTER	4	\$11,041.97
<b>Grand Total</b>	<b>268</b>	<b>\$276,356.71</b>

**COUNTY OF OCEAN LEGACY**

	<b>BILL COUNT</b>	<b>APPROVED</b>
JERSEY SHORE UNIVERSITY MEDICAL CENTER	1	\$43,555.16
PHYSICIANS SURGERY CENTER	1	\$25,215.76
ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY	2	\$19,131.65
ORTHONJ, LLC	28	\$19,079.13
NORTHERN MONMOUTH REGIONAL SURG CTR	6	\$18,806.80
GARDEN STATE MEDICAL CENTER	5	\$7,942.12
SURGICAL INSTITUTE LLC	2	\$6,196.50
ROTHMAN ORTHOPAEDICS	3	\$4,885.56
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	6	\$3,001.32
ARMC ANESTHESIOLOGISTS	1	\$2,679.54
<b>Grand Total</b>	<b>55</b>	<b>\$150,493.54</b>



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

<b>2024</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
January	7	10		17
February	4	20	1	25
March	6	15	1	22
April		6	3	9
<b>Grand Total</b>	<b>17</b>	<b>51</b>	<b>5</b>	<b>73</b>

<b>2023</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
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
<b>Grand Total</b>	<b>43</b>	<b>145</b>	<b>4</b>	<b>192</b>

**Covid-19 Claims Reported**

<b>2024</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
January	0	0	0	0
February	0	0	0	0
March	1			1
<b>Grand Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>

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

# SAFETY DIRECTOR REPORT

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** May 10, 2024  
**DATE OF MEETING:** May 16, 2024

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

**April - May 2024**

### RISK CONTROL ACTIVITIES

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

- **April 11:** Conducted a Loss Control Survey at OCUA.
- **April 11:** Attended the OCIFC Claims Committee meeting.
- **April 18:** Attended the OCIFC meeting.
- **May 9:** Attended the OCIFC Claims Committee meeting.

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

- **May 16:** 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: CBD Oil Risks – April 24.
- NJCE JIF - JAM SD Bulletin: Lightning Safety - Best Practices – May 8.
- NJCE JIF - JAM LE Bulletin: National Police Week - Officer Safety Resources – May 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. *(May thru July 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 1<sup>st</sup>. 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](mailto:ndougherty@jamontgomery.com).

# J.A. Montgomery

## CONSULTING

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website (under the Safety tab).

\*In-Person training is being held via the MSI-NJCE Expo. These Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person\* classes will be completed through Eventbrite, by clicking on the 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.**

**May thru July 2024 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
5/14/24	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
5/14/24	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/14/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/14/24	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
5/15/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
5/15/24	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
5/16/24	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
5/16/24	<a href="#">Fire Safety</a>	10:30 - 11:30 am
5/16/24	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/16/24	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
5/17/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:00 - 10:00 am
5/17/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
5/20/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/20/24	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/20/24	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
5/21/24	<a href="#">MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*</a>	8:30 - 12:30 pm
5/21/24	<a href="#">MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*</a>	8:30 - 12:30 pm
5/21/24	<a href="#">MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*</a>	8:30 - 12:30 pm
5/21/24	<a href="#">MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*</a>	8:30 - 11:30 am
5/22 - 5/23/24	<a href="#">Leadership Skills for Supervisors Workshop (2-Day) (Burlington)</a>	9:00 - 3:30 pm w/lunch brk
5/22/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/22/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
5/23/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
5/23/24	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
5/23/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm

5/29/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
5/29/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
5/30/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/30/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/31/24	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/31/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/3/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
6/3/24	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/3/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
6/4/24	<a href="#">Productive Meetings Best Practices</a>	8:30 - 10:00 am
6/4/24	<a href="#">Fire Safety</a>	10:30 - 11:30 am
6/4/24	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
6/5/24	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/5/24	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
6/5/24	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
6/6/24	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	8:00 - 12:00 pm
6/6-6/7/2024	<a href="#">Leadership Skills for Supervisors Workshop - Day One (Middlesex)</a>	9:00 - 3:30 pm w/lunch brk
6/6/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/7/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
6/10/24	<a href="#">Mower Safety</a>	8:30 - 9:30 am
6/10/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
6/10/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/11/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/11/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
6/11/24	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
6/12/24	<a href="#">Confined Space Entry</a>	8:00 - 11:00 am
6/12/24	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
6/13/24	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/13/24	<a href="#">CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program</a>	9:00 - 10:30 am
6/13/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/13/24	<a href="#">Introduction to Understanding Conflict</a>	1:00 - 3:00 pm
6/17/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
6/17/24	<a href="#">Summer Seasonal Employee Orientation</a>	1:00 - 3:00 pm
6/18/24	<a href="#">MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Middlesex)</a>	8:30 - 12:30 pm
6/18/24	<a href="#">MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)</a>	8:30 - 12:30 pm
6/18/24	<a href="#">MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Middlesex)</a>	8:30 - 12:30 pm
6/18/24	<a href="#">MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Middlesex)</a>	8:30 - 11:30 am
6/20/24	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
6/20/24	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
6/20/24	<a href="#">Special Event Management</a>	1:00 - 3:00 pm
6/21/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
6/21/24	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm



6/21/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
6/24/24	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
6/24/24	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
6/25/24	<a href="#">Housing Authority Safety &amp; Regulatory Awareness Training</a>	8:30 - 12:00 pm
6/25/24	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/25/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/26/24	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
6/26/24	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
6/26/24	<a href="#">Mower Safety</a>	10:30 - 11:30 am
6/26/24	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
6/27/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/27/24	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/27/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/28/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	9:00 - 10:30 am
6/28/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
7/8/24	<a href="#">Mower Safety</a>	8:30 - 9:30 am
7/8/24	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
7/8/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
7/9/24	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
7/9/24	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
7/10/24	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
7/10/24	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
7/11/24	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
7/11/24	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
7/11/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
7/12/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
7/12/24	<a href="#">Shop and Tool Safety</a>	1:00 - 2:00 pm
7/15/24	<a href="#">Bloodborne Pathogens</a>	8:00 - 9:00 am
7/15/24	<a href="#">Driving Safety Awareness</a>	9:30 - 11:00 am
7/15/24	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
7/16/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
7/16/24	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
7/16/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
7/17/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
7/17/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
7/18/24	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
7/18/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
7/19/24	<a href="#">Safety Committee Best Practices</a>	9:00 - 10:30 am
7/19/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
7/22/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
7/22/24	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
7/23/24	<a href="#">Personal Protective Equipment</a>	7:30 - 9:30 am
7/23/24	<a href="#">Hoists, Cranes, and Rigging</a>	10:00 - 12:00 pm
7/24/24	<a href="#">Asbestos Awareness</a>	8:00 - 10:00 am

7/24/24	<a href="#">Fire Safety</a>	10:30 - 11:30 am
7/24/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
7/25/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
7/25/24	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
7/26/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
7/26/24	<a href="#">Dealing with Difficult People</a>	10:00 - 11:30 am
7/29/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
7/29/24	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
7/30/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
7/30/24	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
7/31/24	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
7/31/24	<a href="#">Fall Protection Awareness</a>	10:00 - 12:00 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 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 (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. 23-24**

**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: May 16, 2024**

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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 – April 18, 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 10:07 am</i> )
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> <b>Lisa Gallo</b>
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	PERMA Risk Management Services <b>Shai McLeod</b> <b>Jennifer Conicella</b>
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b> <b>Carole Mack</b>
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Treasurer	<b>Julie Tarrant</b>
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Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
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Safety Director	J.A. Montgomery Consulting <b>Glenn Prince</b>
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Auditor	
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**ALSO PRESENT:**

Antoinette DePaola, Ocean County  
Jenn Doderer, Ocean County Library  
Brian Wilkie, Esq., Ocean County Board of Social Services.  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 21, 2024**

**MOTION TO APPROVE THE OPEN MINUTES OF MARCH 21, 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 via zoom. Mr. Prince advised a variety of topics were discussed and upcoming training opportunities through April. Mr. Prince said the next meeting was scheduled for June 11, via zoom and the agenda along with the minutes would be sent out electronically. 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 April 11, 2024. Chair Greitz noted there was one question, a PAR indicated that an individual worked at the Toms River Board of Education. It was explained that was their current title and was an error on the document. Chair Greitz said she was an Ocean County employee at the time of incident.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 11, 2024**

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

**EXECUTIVE DIRECTOR REPORT:**

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renewed on May 5, 2024. Executive Director advised 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. Executive Director said the annual premium was \$1,198, the same as last year. Executive Director noted the premium for the renewal would be paid out of the Miscellaneous and Expense Account and appeared on this month’s bill list.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE  
DISHONESTY COVERAGE IN THE AMOUNT OF \$1,198**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for March. Executive Director said there were (2) two certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE  
REPORT**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE was scheduled to meet again on Thursday, April 25, 2024, at 9:30 AM.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director noted we picked up a little bit of surplus and thought we were trending in the right direction. Executive Director said there was a strong cash balance of \$24,193156.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director said the NJCE Financial Fast Track was not available and would appear in the next agenda.

**CLAIMS TRACKING REPORT:** Executive Director reviewed the Expected Loss Ratio Analysis Report as of January 31, 2024, with the Commission.

**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.

Ms. Benson provided some legal insight on the county’s responsibilities.

**2024 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the second assessment payment was due on May 15, 2024. Ms. Tarrant noted one payment was received already,

**2024 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE:** Executive Director said the 73rd Annual Conference was scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. Executive Director noted the New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

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 April Bills List Resolution 21-24, in the amount of \$48,754.36.

**MOTION TO APPROVE RESOLUTION 21-24 APRIL BILLS LIST**

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

Ms. Tarrant noted Executive Director mentioned the cash balance of \$24,193,156. Ms. Tarrant said the legacy claims are dwindling a little bit, but they are going down.

**CLAIMS ADMINISTRATOR:** Ms. Beatty referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised for this year there were 604 bills, with a savings of 64%. 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 53 bills processed in 2024 with a savings of 76% 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 63 claims and 1 covid claim. Ms. Beatty said she would like to take this opportunity to introduce Lisa Gallo who was on the call today. Ms. Beatty advised Ms. Gallo was a Client Service Manager and works with the Ocean County Joint Insurance Fund. Ms. Beatty reported Ms. Gallo would be taking over the Commission Account as she was retiring the end of May full time. Ms. Beatty said you will be in very good hands with Ms. Gallo. Everyone congratulated Ms. Beatty on her retirement. Ms. Gallo said she was happy to meet everyone and looked forward to working with the group. Ms. Gallo advised she would make sure everybody received her contact information.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the March through April 2024 Risk Control Activities were included in the agenda along with Safety Director Bulletins that were distributed. Mr. Prince said the report included all the training opportunities through June 28, 2024, and noted they were posted on the NJCE website for review and registering. Mr. Prince reported open enrollment for the NJCE Leadership Academy would be available during June 1 through June 22 with a start date of July 1, 2024. Mr. Prince said if anyone has any questions they should contact his office. Mr. Prince concluded his report unless there were any questions.



**RISK MANAGERS REPORT:** Ms. Sander reported the confirmation for the April 1 ancillary renewal policies were all sent to Ms. DePaola and as the policies were received, they would be uploaded. Ms. Sander said the Ocean County Mosquito Commission had 2 lines of coverages, watercraft and an aircraft that expired in June. Ms. Sander said they were going to be extended until January 1, 2025, and then they would be added into the NJCE program. Ms. Sander advised there was an inquiry about motorcycles and after checking with the NJCE Underwriting Manager there were no restrictions or issues. In response to Ms. Sander's comment, Mr. Prince said they always recommend motorcycle training for law enforcement, and he thought there might be a few in the area. Ms. Sander asked if there was any information available it be sent to Ms. DePaola. Ms. Sander advised there was an inquiry about coverage for underground storage tanks. Ms. Sander said the County does have pollution coverage through the NJCE and included in that is above ground storage tanks if they are on each location, however underground storage tanks were not covered. Ms. Sander said she sent over some old legacy e-mails she pulled out. Ms. Sander advised it was our understanding back then there was a fund for environmental coverage in the tune of about \$2 million dollars of said underground storage tanks. Ms. Sander advised they were always willing to get an indication and noted in 2014 when she quoted it was for specific tanks. Ms. Tarrant said she must sign off every year and she liked to double check to make sure they were complying. Ms. Sander advised they certainly have avenues to obtain coverages if anything changes. Ms. Sander said there was also an inquiry this week regarding insurance requirements, and language for the shooting range. Ms. Sander advised they provided just the standard language that the NJCE provides for contractors, leases, and things like that. Ms. Sander said they were checking with other risk managers in the State to find out on other counties what the agreement looks like. Mr. Fiure said Ms. Benson did prepare a draft but they do not have anything to compare it too. Ms. Sander completed her report unless anyone had any questions.

**ATTORNEY:** Mr. Sahradnik said he did not have anything to report.

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Commissioner Gunther
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	Commissioner Gunther
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 May 16, 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: 10:30 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary