

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, SEPTEMBER 19, 2024  
10:00 A.M.**

**ADMINISTRATION BUILDING  
ROOM 304  
101 HOOPER AVENUE  
TOMS RIVER, NJ 08753**

**To attend the meeting via teleconference  
Dial 1- 312-626-6799 and enter Meeting ID: 739 426 4615**

**OR**

**Join Zoom Meeting via computer Link**

<https://permainc.zoom.us/j/7394264615>

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

**In accordance with the Open Public Meetings Act, notice of this meeting was given by:**

- (1) Sending sufficient notice herewith to the Asbury Park Press and Atlantic City Press,
- (2) Filing advance written notice of this meeting with the Commissioners of the Ocean County Insurance Fund Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

**OCEAN COUNTY INSURANCE FUND COMMISSION**  
**AGENDA**  
**OPEN PUBLIC MEETING: September 19, 2024**  
**10:00 A.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: August 15, 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 September 12, 2024 (*Roll call Vote*)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....Pages 2-14
  
- TREASURER – Julie Tarrant**
  - Resolution 27-24, September Bills List – *Motion (Roll Call Vote)* .....Page 15
  - Treasurer Monthly reports.....Pages 16-17
  
- CLAIMS ADMINISTRATOR– QUAL LYNX , Lisa Gallo .....Pages 18-21**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 22-28
  
- 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 28-24 Closed Session (if needed) .....Page 29
  
- Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [October 17, 2024, 10:00 A.M.](#)**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

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

Date: September 19, 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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- RFP for Professional Services** – The Insurance Commission Service Agreements for the Actuary, Auditor, Commission Attorney, Treasurer, Special Conflict Litigation, and Risk Manager Consultant expire as of December 31, 2024. The Fund Office will issue draft copies of the RFP’s and send to the Commission Attorney for review and approval before they are advertised.
  - Motion to authorize the Fund Office to advertise Request for Proposals for the positions of Actuary, Auditor, Commission Attorney, Special Conflict Litigation, Treasurer and Risk Manager Consultant**
  
- Certificate of Insurance Issuance Report (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of August. There were (2) two certificates of insurance issued during the month of August.
  - Motion to approve the certificate of insurance report**
  
- Property Appraiser (Page 5)** – A Request for Proposals for a Property Appraiser was issued on August 1, 2024 to conduct appraisals on locations with current scheduled building values that exceed \$500,000 and where building value is less than \$500,000 but the content value of that location exceeds \$500,000 but less than \$1,000,000. The responses were due on August 16, 2024 at 11:00 a.m. This is for the second phase of the appraiser project. Included in the agenda on page 5 is a copy of the opening of proposals which includes the firms that responded. The responses were sent to the Chair to review and evaluate.
  - Motion to appoint \_\_\_\_\_**
  
- New Jersey Counties Excess Joint Insurance Fund** - The NJCE is scheduled to meet again on Thursday, September 26, 2024 at 9:30 a.m.
  
- OCIFC Financial Fast Track (Page 6)** – Included in the agenda on page 6 is a copy of the Financial Fast Track for the month of June.
  
- NJCE Property and Casualty Financial Fast Track (Pages 7-9)** – Included in the agenda on pages 7-9 is a copy of the NJCE Financial Fast Track Report for the month of June. As of June 30, 2024 the NJCE has a surplus of \$8,877,434. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$23,247,986.

- ❑ **Claims Tracking Reports (Pages 10-11)** – The Claims Tracking Reports are on pages 10-11 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of June 30, 2024 with the Commission.
- ❑ **2025 Renewal (Pages 12-14)** – The 2025 renewal process began early August with a deadline to complete by September 13<sup>th</sup>. As a reminder most ancillary coverage applications may be completed via Broker Buddha. The applications were due on August 30<sup>th</sup>. We are following up with the member entities for any outstanding items.

Attached on pages 12-14 is a copy of a memorandum issued by the NJCE Underwriting Manager which provides a brief 2025 renewal overview. The NJCE Underwriting Manager is scheduling a Pre-Renewal Webinar. More information will follow shortly.

- ❑ **2024 Property & Casualty Assessments** – This is a reminder the third assessment payment for 2024 is due on October 15, 2024. The Fund Office e-mailed the Statement of Accounts on August 28, 2024. Checks can be made payable to the Ocean County Insurance Fund Commission and should be sent to Julie Tarrant, Treasurer.
- ❑ **2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 109th annual conference is scheduled for November 19 through November 21 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 20. We encourage our commissioners to attend.
- ❑ **2023 Report of Audit** – The auditor, Bowman and Company, LLP, will present the 2023 Report at our next meeting.

## Ocean County Insurance Commission – SIR

### Certificate of Insurance Monthly Report

From 8/1/2024 To 9/1/2024

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	RE: SY 2025 NJ-JARC Round 11 grant program (July 1, 2024 June 30, 2025) NJ TRANSIT, the State of New Jersey, and any other party of interest designed by NJ TRANSIT are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2025 NJ-JARC Round 11 grant program (July 1, 2024 June 30, 2025). Policy #: NJCE20243-10	8/16/2024  #4802356	GL AU EX WC OTH
H - Ocean County Sheriff's Law  I - County of Ocean	Enforcement Training Center 1535 CR539 Little Egg Harbor, NJ 08087	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 Evidence of Insurance	8/19/2024  #4802487	GL AU EX WC OTH
<b>Total # of Holders: 2</b>				

# **OCEAN COUNTY INSURANCE FUND COMMISSION**

**PROPERTY APPRAISERS RFQ PROPOSALS DUE AUGUST 16, 2024 AT 11:00 A.M.**

**OPENING AT PARSIPPANY OFFICE**

The opening of the Property Appraisers Proposals for the Ocean County Insurance Fund Commission took place at 11:00 A.M. at the Parsippany office.

The responses were opened by Cathy Dodd as follows:

Centurisk

Henry J. Mancini & Associates, Inc.

Integra Realty Resources

BBG Real Estate Services (received 8-16-24 at 4:12 p.m.)

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,234,578	7,407,467	33,565,913	40,973,380
2.	CLAIM EXPENSES				
	Paid Claims	229,695	1,349,767	8,418,632	9,768,398
	Case Reserves	278,514	803,002	10,516,267	11,319,269
	IBNR	49,388	550,365	12,230,780	12,781,145
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(92,635)	(143,476)	(2,273,127)	(2,416,602)
	<b>TOTAL CLAIMS</b>	<b>464,962</b>	<b>2,559,659</b>	<b>28,892,552</b>	<b>31,452,211</b>
3.	EXPENSES				
	Excess Premiums	345,736	2,074,414	8,305,537	10,379,951
	Administrative	49,797	301,082	1,282,092	1,583,174
	<b>TOTAL EXPENSES</b>	<b>395,533</b>	<b>2,375,496</b>	<b>9,587,629</b>	<b>11,963,125</b>
4.	UNDERWRITING PROFIT (1-2-3)	374,083	2,472,313	(4,914,268)	(2,441,955)
5.	INVESTMENT INCOME	107,892	578,759	843,729	1,422,488
6.	PROFIT (4 + 5)	481,975	3,051,072	(4,070,539)	(1,019,467)
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	47,785	(165,025)	558,425	393,400
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>529,760</b>	<b>2,886,046</b>	<b>(3,512,114)</b>	<b>(626,068)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Legacy Account	20,993	137,947	151,022	288,969
	2021	17,573	249,690	(4,019,189)	(3,769,499)
	2022	92,580	169,111	(1,065,591)	(896,480)
	2023	176,436	1,580,952	1,421,644	3,002,596
	2024	222,177	748,346		748,346
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>529,760</b>	<b>2,886,046</b>	<b>(3,512,114)</b>	<b>(626,068)</b>
<b>TOTAL CASH</b>					<b>29,681,063</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2021</b>					
	Paid Claims	12,665	262,644	4,164,256	4,426,900
	Case Reserves	66,323	(175,340)	4,703,123	4,527,783
	IBNR	(148,183)	(400,386)	2,709,553	2,309,167
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	17,584	61,091	(752,636)	(691,545)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>(51,611)</b>	<b>(251,990)</b>	<b>10,824,296</b>	<b>10,572,306</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	50,809	450,542	3,274,944	3,725,486
	Case Reserves	150,225	117,351	4,214,744	4,332,095
	IBNR	(303,392)	(635,399)	3,432,658	2,797,259
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	26,055	56,297	(752,247)	(695,950)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(76,303)</b>	<b>(11,211)</b>	<b>10,170,099</b>	<b>10,158,888</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	130,103	406,521	979,431	1,385,952
	Case Reserves	(99,061)	113,995	1,598,400	1,712,395
	IBNR	(99,867)	(2,191,496)	6,088,569	3,897,073
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	26,319	212,532	(768,243)	(555,711)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>(42,507)</b>	<b>(1,458,448)</b>	<b>7,898,157</b>	<b>6,439,709</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	36,118	230,061		230,061
	Case Reserves	161,027	746,997		746,997
	IBNR	600,830	3,777,646		3,777,646
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(162,593)	(473,396)		(473,396)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>635,382</b>	<b>4,281,307</b>	<b>0</b>	<b>4,281,307</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>464,962</b>	<b>2,559,659</b>	<b>28,892,552</b>	<b>31,452,211</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	June 30, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,455,281	20,731,685	284,494,510	305,226,195
2.	CLAIM EXPENSES				
	Paid Claims	923,207	5,596,338	17,153,869	22,750,207
	Case Reserves	240,901	1,494,862	15,710,957	17,205,819
	IBNR	(849,929)	(600,713)	16,261,220	15,660,507
	Discounted Claim Value	115,558	(252,166)	(4,212,682)	(4,464,848)
	Excess Recoveries	(334,565)	(502,105)	(1,930,205)	(2,432,310)
	<b>TOTAL CLAIMS</b>	<b>95,172</b>	<b>5,736,217</b>	<b>42,983,159</b>	<b>48,719,376</b>
3.	EXPENSES				
	Excess Premiums	2,669,306	16,014,104	205,538,373	221,552,477
	Administrative	216,968	1,204,631	20,746,720	21,951,350
	<b>TOTAL EXPENSES</b>	<b>2,886,274</b>	<b>17,218,734</b>	<b>226,285,093</b>	<b>243,503,827</b>
4.	UNDERWRITING PROFIT (1-2-3)	473,834	(2,223,266)	15,226,258	13,002,992
5.	INVESTMENT INCOME	95,673	422,874	2,159,119	2,581,993
6.	PROFIT (4+5)	569,507	(1,800,392)	17,385,377	15,584,985
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>569,507</b>	<b>(1,800,392)</b>	<b>10,677,826</b>	<b>8,877,434</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	378	1,727	66,109	67,836
	2011	922	(10,759)	478,587	467,828
	2012	(17,047)	(9,405)	491,515	482,110
	2013	1,611	11,728	1,098,961	1,110,688
	2014	(9,654)	(183,560)	1,623,920	1,440,360
	2015	(35,203)	(74,198)	1,404,062	1,329,865
	2016	5,560	25,226	1,686,719	1,711,945
	2017	10,529	41,165	2,714,322	2,755,487
	2018	19,410	(12,339)	2,317,319	2,304,980
	2019	26,702	23,183	1,991,211	2,014,394
	2020	(46,567)	89,682	(41,975)	47,708
	2021	(531,552)	(422,364)	(288,075)	(710,439)
	2022	(150,444)	(169,011)	1,403,700	1,234,688
	2023	1,004,222	(515,165)	(4,268,549)	(4,783,714)
	2024	290,638	(596,303)		(596,303)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>569,507</b>	<b>(1,800,392)</b>	<b>10,677,825</b>	<b>8,877,433</b>
	<b>TOTAL CASH</b>				<b>23,247,986</b>



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND 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	0	(1,412)	16,412	15,000
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	36	230	(2,480)	(2,250)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>36</b>	<b>15,230</b>	<b>737,076</b>	<b>752,306</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	67,026	145,795	1,598,341	1,744,136
	Case Reserves	(67,026)	(145,795)	300,079	154,284
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	19,180	19,796	(40,489)	(20,693)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>19,180</b>	<b>19,796</b>	<b>1,861,611</b>	<b>1,881,406</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	0	19,332	1,120,027	1,139,360
	Case Reserves	0	(19,332)	465,996	446,664
	IBNR	(0)	(0)	19,679	19,679
	Discounted Claim Value	1,916	3,753	(67,176)	(63,423)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>1,916</b>	<b>3,753</b>	<b>1,538,527</b>	<b>1,542,280</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	15,296	33,591	820,087	853,678
	Case Reserves	(15,296)	167,947	428,510	596,457
	IBNR	11,383	0	21,077	21,077
	Discounted Claim Value	2,837	3,217	(64,534)	(61,317)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>14,220</b>	<b>204,755</b>	<b>1,205,140</b>	<b>1,409,895</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	197	58,441	2,170,225	2,228,665
	Case Reserves	(197)	47,634	750,401	798,035
	IBNR	51,409	0	76,409	76,409
	Discounted Claim Value	(11,844)	(11,247)	(87,264)	(98,511)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>39,565</b>	<b>94,827</b>	<b>2,909,770</b>	<b>3,004,598</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	4,051	27,675	1,340,882	1,368,557
	Case Reserves	(4,051)	(27,675)	925,034	897,359
	IBNR	(1,336)	(1,336)	40,838	39,503
	Discounted Claim Value	1,585	3,254	(103,043)	(99,789)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>250</b>	<b>1,918</b>	<b>2,203,711</b>	<b>2,205,629</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF June 30, 2024					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2017</b>					
Paid Claims	(422)	21,183	1,313,614	1,334,798	
Case Reserves	422	(21,183)	627,562	606,379	
IBNR	(6,781)	(11,929)	76,572	64,644	
Discounted Claim Value	3,744	5,400	(73,852)	(68,451)	
<b>TOTAL FY 2017 CLAIMS</b>	<b>(3,037)</b>	<b>(6,529)</b>	<b>1,943,897</b>	<b>1,937,368</b>	
<b>FUND YEAR 2018</b>					
Paid Claims	2,344	369,355	1,247,927	1,617,281	
Case Reserves	(2,344)	(248,329)	750,478	502,149	
IBNR	(16,656)	(100,700)	375,153	274,453	
Discounted Claim Value	5,700	31,257	(116,810)	(85,553)	
<b>TOTAL FY 2018 CLAIMS</b>	<b>(10,955)</b>	<b>51,583</b>	<b>2,256,747</b>	<b>2,308,330</b>	
<b>FUND YEAR 2019</b>					
Paid Claims	8,489	72,345	1,224,373	1,296,719	
Case Reserves	(6,632)	135,297	1,093,759	1,229,056	
IBNR	(31,311)	(222,895)	551,533	328,638	
Discounted Claim Value	10,717	28,230	(176,738)	(148,508)	
<b>TOTAL FY 2019 CLAIMS</b>	<b>(18,738)</b>	<b>12,978</b>	<b>2,692,927</b>	<b>2,705,905</b>	
<b>FUND YEAR 2020</b>					
Paid Claims	179,609	246,307	1,126,067	1,372,374	
Case Reserves	415,594	488,940	3,919,181	4,408,122	
IBNR	(157,431)	(222,165)	1,974,978	1,752,812	
Discounted Claim Value	(46,480)	(57,239)	(889,320)	(946,559)	
Excess Recoveries	(334,565)	(502,105)	(1,930,205)	(2,432,310)	
<b>TOTAL FY 2020 CLAIMS</b>	<b>56,727</b>	<b>(46,262)</b>	<b>4,200,701</b>	<b>4,154,439</b>	
<b>FUND YEAR 2021</b>					
Paid Claims	500,000	501,016	2,119,936	2,620,952	
Case Reserves	225,549	389,800	2,159,327	2,549,127	
IBNR	(187,128)	(452,576)	2,041,187	1,588,611	
Discounted Claim Value	2,958	29,056	(652,413)	(623,356)	
<b>TOTAL FY 2021 CLAIMS</b>	<b>541,379</b>	<b>467,296</b>	<b>5,668,037</b>	<b>6,135,333</b>	
<b>FUND YEAR 2022</b>					
Paid Claims	146,618	449,016	839,542	1,288,558	
Case Reserves	(80,118)	12,978	848,359	861,337	
IBNR	25,217	(340,797)	3,693,684	3,352,888	
Discounted Claim Value	68,710	95,380	(675,990)	(580,610)	
<b>TOTAL FY 2022 CLAIMS</b>	<b>160,428</b>	<b>216,577</b>	<b>4,705,595</b>	<b>4,922,172</b>	
<b>FUND YEAR 2023</b>					
Paid Claims	0	3,565,180	1,340,865	4,906,044	
Case Reserves	(1)	(1,184,634)	3,425,859	2,241,225	
IBNR	(1,045,144)	(2,043,201)	7,383,429	5,340,228	
Discounted Claim Value	53,367	233,742	(1,262,574)	(1,028,832)	
<b>TOTAL FY 2023 CLAIMS</b>	<b>(991,778)</b>	<b>571,088</b>	<b>10,887,578</b>	<b>11,458,666</b>	
<b>FUND YEAR 2024</b>					
Paid Claims	0	70,690		70,690	
Case Reserves	(225,000)	1,900,626		1,900,626	
IBNR	507,848	2,794,886		2,794,886	
Discounted Claim Value	3,131	(636,995)		(636,995)	
<b>TOTAL FY 2024 CLAIMS</b>	<b>285,980</b>	<b>4,129,207</b>	<b>0</b>	<b>4,129,207</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>95,172</b>	<b>5,736,217</b>	<b>42,983,159</b>	<b>48,719,376</b>	

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,432,310 due from the reinsurer for COVID-19 WC claims.

## Ocean County Insurance Commission

### CLAIM ACTIVITY REPORT

June 30, 2024

<b>COVERAGE LINE - PROPERTY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
May-24	0	3	0	0	3
June-24	0	3	0	1	4
<b>NET CHGE</b>	0	0	0	1	1
Limited Reserves					<b>\$30,101</b>
Year	2021	2022	2023	2024	TOTAL
May-24	\$0	\$114,903	\$0	\$0	\$114,903
June-24	\$0	\$114,903	\$0	\$5,500	\$120,403
<b>NET CHGE</b>	\$0	\$0	\$0	\$5,500	\$5,500
Ltd Incurred	\$0	\$254,731	\$6,710	\$5,500	\$266,941
<b>COVERAGE LINE - GENERAL LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
May-24	3	82	36	30	151
June-24	3	80	33	32	148
<b>NET CHGE</b>	0	-2	-3	2	-3
Limited Reserves					<b>\$7,295</b>
Year	2021	2022	2023	2024	TOTAL
May-24	\$227,125	\$493,562	\$287,372	\$46,301	\$1,054,360
June-24	\$227,125	\$508,613	\$267,647	\$76,283	\$1,079,668
<b>NET CHGE</b>	\$0	\$15,051	(\$19,725)	\$29,981	\$25,308
Ltd Incurred	\$348,162	\$704,388	\$288,575	\$77,460	\$1,418,585
<b>COVERAGE LINE - AUTO LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
May-24	0	2	2	1	5
June-24	0	2	2	2	6
<b>NET CHGE</b>	0	0	0	1	1
Limited Reserves					<b>\$6,257</b>
Year	2021	2022	2023	2024	TOTAL
May-24	\$0	\$30,368	\$2,987	\$2,100	\$35,455
June-24	\$0	\$30,354	\$2,987	\$4,200	\$37,542
<b>NET CHGE</b>	\$0	(\$14)	\$0	\$2,100	\$2,086
Ltd Incurred	\$67,529	\$64,580	\$10,703	\$5,132	\$147,943
<b>COVERAGE LINE - WORKERS COMP.</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
May-24	58	93	53	75	279
June-24	58	93	51	81	283
<b>NET CHGE</b>	0	0	-2	6	4
Limited Reserves					<b>\$35,892</b>
Year	2021	2022	2023	2024	TOTAL
May-24	\$4,388,027	\$3,624,845	\$1,447,121	\$446,248	\$9,906,240
June-24	\$4,454,350	\$3,760,344	\$1,366,993	\$575,826	\$10,157,513
<b>NET CHGE</b>	\$66,323	\$135,499	(\$80,128)	\$129,578	\$251,273
Ltd Incurred	\$8,533,362	\$6,967,273	\$2,581,762	\$789,135	\$18,871,532
<b>TOTAL ALL LINES COMBINED</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
May-24	61	180	91	106	438
June-24	61	178	86	116	441
<b>NET CHGE</b>	0	-2	-5	10	3
Limited Reserves					<b>\$25,839</b>
Year	2021	2022	2023	2024	TOTAL
May-24	\$4,615,153	\$4,263,678	\$1,737,480	\$494,649	\$11,110,959
June-24	\$4,681,476	\$4,414,215	\$1,637,628	\$661,808	\$11,395,126
<b>NET CHGE</b>	\$66,323	\$150,537	(\$99,852)	\$167,159	\$284,167
Ltd Incurred	\$8,949,053	\$7,990,971	\$2,887,750	\$877,227	\$20,705,001

**Ocean County Insurance Commission**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**  
**AS OF June 30, 2024**

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

2021	Budget	Current		42	MONTH TARGETED	Last Month		41	MONTH TARGETED	Last Year		30	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 31-May-24		Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	
PROPERTY	184,664	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	541,012	348,162	348,162	64.35%	93.46%	348,162	348,162	64.35%	92.99%	229,147	229,147	42.36%	85.57%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	90.21%	67,529	67,529	90.58%	89.77%	71,927	71,927	96.48%	82.91%
WORKER'S COMP	5,014,620	8,763,156	8,533,362	170.17%	98.92%	8,684,168	8,684,168	173.18%	98.81%	7,846,461	7,640,349	152.36%	96.57%
<b>TOTAL ALL LINES</b>	<b>5,814,848</b>	<b>9,178,847</b>	<b>8,949,053</b>	<b>153.90%</b>	<b>98.34%</b>	<b>9,099,859</b>	<b>9,099,859</b>	<b>156.49%</b>	<b>98.19%</b>	<b>8,147,535</b>	<b>7,941,423</b>	<b>136.57%</b>	<b>95.48%</b>
<b>NET PAYOUT %</b>	<b>\$4,421,270</b>				<b>76.03%</b>								

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

2022	Budget	Current		30	MONTH TARGETED	Last Month		29	MONTH TARGETED	Last Year		18	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 31-May-24		Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	
PROPERTY	260,954	254,731	254,731	97.62%	100.00%	254,731	254,731	97.62%	100.00%	0	0	0.00%	97.09%
GEN LIABILITY	603,867	704,388	704,388	116.65%	85.57%	689,316	689,316	114.15%	84.65%	532,812	532,812	88.23%	71.16%
POL/EPL	382,687	62,000	62,000	16.20%	85.57%	62,000	62,000	16.20%	84.65%	0	0	0.00%	71.16%
AUTO LIABILITY	132,715	64,580	64,580	48.66%	82.91%	64,580	64,580	48.66%	82.02%	25,027	25,027	18.86%	66.43%
WORKER'S COMP	7,209,432	7,110,962	6,967,273	96.64%	96.57%	6,925,000	6,925,000	96.05%	96.21%	5,754,973	5,621,643	77.98%	86.31%
<b>TOTAL ALL LINES</b>	<b>8,589,655</b>	<b>8,196,660</b>	<b>8,052,971</b>	<b>93.75%</b>	<b>95.20%</b>	<b>7,995,627</b>	<b>7,995,627</b>	<b>93.08%</b>	<b>94.78%</b>	<b>6,312,812</b>	<b>6,179,482</b>	<b>71.94%</b>	<b>84.59%</b>
<b>NET PAYOUT %</b>	<b>\$3,720,925</b>				<b>43.32%</b>								

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

2023	Budget	Current		18	MONTH TARGETED	Last Month		17	MONTH TARGETED	Last Year		6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 31-May-24		Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	
PROPERTY	259,000	6,710	6,710	2.59%	97.09%	6,710	6,710	2.59%	96.87%	0	0	0.00%	45.00%
GEN LIABILITY	619,000	288,575	288,575	46.62%	71.16%	307,527	307,527	49.68%	69.55%	54,103	54,103	8.74%	19.00%
POL/EPL	342,000	196,986	196,986	57.60%	71.16%	194,986	194,986	57.01%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	120,000	10,703	10,703	8.92%	66.43%	10,703	10,703	8.92%	64.31%	4,903	4,903	4.09%	20.00%
WORKER'S COMP	8,198,000	2,596,306	2,581,762	31.49%	86.31%	2,548,312	2,548,312	31.08%	84.23%	1,170,172	1,170,172	14.27%	14.00%
<b>TOTAL ALL LINES</b>	<b>9,538,000</b>	<b>3,099,280</b>	<b>3,084,735</b>	<b>32.34%</b>	<b>84.83%</b>	<b>3,068,238</b>	<b>3,068,238</b>	<b>32.17%</b>	<b>82.84%</b>	<b>1,229,178</b>	<b>1,229,178</b>	<b>12.89%</b>	<b>15.42%</b>
<b>NET PAYOUT %</b>	<b>\$1,372,341</b>				<b>14.39%</b>								

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

2024	Budget	Current		6	MONTH TARGETED	Last Month		5	MONTH TARGETED	Last Year		-6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 31-May-24		Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	
PROPERTY	278,000	5,500	5,500	1.98%	45.00%	0	0	0.00%	37.00%			N/A	N/A
GEN LIABILITY	634,000	77,460	77,460	12.22%	19.00%	47,383	47,383	7.47%	14.00%			N/A	N/A
POL/EPL	364,000	99,700	99,700	27.39%	19.00%	99,700	99,700	27.39%	14.00%			N/A	N/A
AUTO LIABILITY	134,000	5,132	5,132	3.83%	20.00%	3,032	3,032	2.26%	15.00%			N/A	N/A
WORKER'S COMP	8,639,000	798,509	789,135	9.13%	14.00%	639,173	639,173	7.40%	9.00%			N/A	N/A
<b>TOTAL ALL LINES</b>	<b>10,049,000</b>	<b>986,301</b>	<b>976,927</b>	<b>9.72%</b>	<b>15.43%</b>	<b>789,287</b>	<b>789,287</b>	<b>7.85%</b>	<b>10.35%</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>N/A</b>
<b>NET PAYOUT %</b>	<b>\$229,930</b>				<b>2.29%</b>								

# Memorandum

NJCE Underwriting Manager Team

CONNER  
STRONG &  
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2025 renewal.

## Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and some restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.

# Memorandum

NJCE Underwriting Manager Team

CONNER  
STRONG &  
BUCKELEW

## Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

# Conner Strong & Buckelew

Insurance, Risk  
Management  
& Employee Benefits

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# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 27-24

September 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>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM ADJ. SERVICES - FOR 9/1/24-9/30/24	25,303.08 <b>25,303.08</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/24	5.52
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/24	14,918.50
		<b>14,924.02</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 09/24	1,809.91 <b>1,809.91</b>
JULIE N. TARRANT	TREASURER FEE 09/24	451.66 <b>451.66</b>
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 256394 07/24	1,879.80 <b>1,879.80</b>
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE -INV 593865 09/24	3,468.00 <b>3,468.00</b>
GANNETT NEW YORK-NJ LOCALIQ	A# 1119553 INV 6616999-10422478 8/1/24	53.48 <b>53.48</b>
	<b>Total Payments FY 2024</b>	<b>\$47,889.95</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</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**

<b>Current Fund Year: 2024</b>										
<b>Month Ending: June</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>Public Officials</b>	<b>0</b>	<b>0</b>	<b>TOTAL</b>
<b>OPEN BALANCE</b>	1,009,542.94	201,250.97	361,823.36	21,621,006.50	(1,929,899.87)	6,764,902.46	1,789,718.89	0.00	0.00	29,818,345.25
<b>RECEIPTS</b>										
Assessments	2,338.90	4,181.42	1,127.39	72,682.68	34,905.42	5,191.91	4,215.07	0.00	0.00	124,642.80
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,312.64	2,804.04	1,187.27	70,945.70	1,544.11	22,225.18	5,872.66	0.00	0.00	107,891.60
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,312.64	2,804.04	1,187.27	70,945.70	1,544.11	22,225.18	5,872.66	0.00	0.00	107,891.60
Other *	0.00	0.00	0.00	0.00	0.00	178,120.47	0.00	0.00	0.00	178,120.47
<b>TOTAL</b>	5,651.54	6,985.46	2,314.66	143,628.38	36,449.53	205,537.56	10,087.73	0.00	0.00	410,654.87
<b>EXPENSES</b>										
Claims Transfers	0.00	8,673.25	13.75	221,008.10	0.00	0.00	0.00	0.00	0.00	229,695.10
Expenses	0.00	0.00	0.00	0.00	0.00	53,596.41	0.00	0.00	0.00	53,596.41
Other *	0.00	0.00	0.00	0.00	0.00	264,646.01	0.00	0.00	0.00	264,646.01
<b>TOTAL</b>	0.00	8,673.25	13.75	221,008.10	0.00	318,242.42	0.00	0.00	0.00	547,937.52
<b>END BALANCE</b>	<b>1,015,194.48</b>	<b>199,563.18</b>	<b>364,124.27</b>	<b>21,543,626.79</b>	<b>(1,893,450.33)</b>	<b>6,652,197.60</b>	<b>1,799,806.62</b>	<b>0.00</b>	<b>0.00</b>	<b>29,681,062.60</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
OCEAN COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	June				
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	\$29,818,346.22	22,768,310.84	613,936.17	6,436,099.21	
Opening Interest Accrual Balance	\$0.00	0	0	0	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$107,891.59	\$82,277.54	\$2,102.12	\$23,511.93
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	\$107,891.59	\$82,277.54	\$2,102.12	\$23,511.93
9	Deposits - Purchases	\$552,877.02	\$124,756.55	\$250,000.00	\$178,120.47
10	(Withdrawals - Sales)	-\$798,051.27	-\$303,596.41	-\$229,808.85	-\$264,646.01
Ending Cash & Investment Balance	\$29,681,063.56	\$22,671,748.52	\$636,229.44	\$6,373,085.60	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$214,434.18	\$18,541.23	\$35,893.15	\$159,999.80	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$29,895,497.74	\$22,690,289.75	\$672,122.59	\$6,533,085.40	



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%
May	138	\$88,357.44	\$33,328.44	\$55,029.00	62%	\$9,836.25	99%
June	81	\$233,993.52	\$79,701.27	\$154,292.25	66%	\$23,253.75	98%
July	62	\$30,869.26	\$8,316.74	\$22,552.52	73%	\$219.52	98%
August	220	\$649,456.63	\$241,360.94	\$408,095.69	63%	\$41,401.59	93%
<b>Grand Total</b>	<b>1269</b>	<b>\$2,118,375.42</b>	<b>\$768,680.22</b>	<b>\$1,349,695.20</b>	<b>64%</b>	<b>\$189,929.91</b>	<b>96%</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%
May	41	\$53,523.48	\$16,801.92	\$36,721.56	69%	\$3,777.96	90%
June	28	\$174,935.11	\$79,418.79	\$95,516.32	55%	\$6,440.41	93%
July	42	\$164,491.44	\$32,285.44	\$130,206	79%	\$21,023.94	100%
August	82	\$161,860.88	\$39,126.62	\$122,734.26	76%	\$8,645.29	87%
<b>Grand Total</b>	<b>310</b>	<b>\$1,167,045.68</b>	<b>\$340,895.40</b>	<b>\$826,150.28</b>	<b>71%</b>	<b>\$86,836.</b>	<b>93%</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 – 8/31/2024**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

<b>PROVIDER</b>	<b>BILL COUNT</b>	<b>APPROVED</b>
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	68	\$146,481.50
COMMUNITY MEDICAL CENTER	21	\$106,007.54
MONMOUTH MEDICAL CENTER	5	\$43,610.02
TOMS RIVER SURGERY CENTER	6	\$43,551.50
ORTHO NJ LLC	161	\$39,622.28
JERSEY SHORE UNIVERSITY MEDICAL CENTER	2	\$32,578.32
NORTHERN MONMOUTH REGIONAL SURG CTR	7	\$31,133.00
GARDEN STATE MEDICAL CENTER	46	\$28,092.29
KESSLER INSTITUTE FOR REHABILITATION	151	\$25,230.00
OCEAN UNIVERSITY MEDICAL CENTER	6	\$23,285.88
<b>Grand Total</b>	<b>473</b>	<b>\$519,592.33</b>

**COUNTY OF OCEAN LEGACY**

<b>PROVIDER</b>	<b>BILL COUNT</b>	<b>APPROVED</b>
NORTHERN MONMOUTH REGIONAL SURG CTR	14	\$58,758.80
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	16	\$46,495.20
JERSEY SHORE UNIVERSITY MEDICAL CENTER	4	\$46,300.55
ORTHO NJ LLC	71	\$37,696.52
PHYSICIANS SURGERY CENTER	1	\$25,215.76
OCEAN UNIVERSITY MEDICAL CENTER	3	\$21,246.22
ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY	2	\$19,131.65
KESSLER INSTITUTE FOR REHABILITATION	82	\$13,524.00
GARDEN STATE MEDICAL CENTER	11	\$13,133.76
SURGICAL INSTITUTE LLC	3	\$10,404.00
<b>Grand Total</b>	<b>207</b>	<b>\$291,906.46</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	0	17
February	4	20	1	25
March	6	15	1	22
April	0	6	3	9
May	4	11	3	18
June	4	21	1	26
July	2	10	1	13
August	1	9	7	17
<b>Grand Total</b>	<b>28</b>	<b>102</b>	<b>17</b>	<b>147</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>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	0	0	1
April	0	0	0	0
May	0	0	0	0
June	0	0	0	0
July	0	0	0	0
<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:** September 11, 2024  
**DATE OF MEETING:** September 19, 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>

August - September 2024

### RISK CONTROL ACTIVITIES

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

- **August 8:** Attended the OCIFC Claims Committee meeting.
- **August 15:** Attended the OCIFC meeting.
- **September 10:** Attended the OCIFC Safety Committee meeting.

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

- **September 12:** Plan to attend the OCIFC Claims Committee meeting.
- **September 19:** 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: School Bus Safety - Best Practices – September 9.
- NJCE JIF - JAM SD Bulletin: Emotional Support Animals - Making Reasonable Accommodation Requests – September 10.

## ***NJCE EXPOS***

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. *(September thru October 2024 Live Training Schedules and Registration Links are attached).*

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

## ***NJCE LEADERSHIP ACADEMY***

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

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

- December 1 - 22, 2024 (Start Date: January 1, 2025)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

***Please Note:*** *If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.*

The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



### **New NJCE Learning Management System (LMS)**

The New NJCE LMS (BIS) launched on May 1<sup>st</sup>. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com).



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

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

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

DATE	TRAINING TOPIC	TIME
9/11/24	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
9/11/24	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
9/11/24	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
9/11/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
9/12/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
9/12/24	<a href="#">Flagger Skills and Safety</a>	11:00- 12:00 pm
9/12/24	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
9/16/24	<a href="#">Housing Authority Sensibility</a>	8:30 - 12:00 pm
9/16/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/16/24	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
9/16/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
9/17/24	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
9/17/24	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
9/17/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:30 - 3:00 pm
9/18/24	<a href="#">Shop and Tool Safety</a>	9:00 - 10:00 am
9/18/24	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
9/18/24	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
9/19-9/20/24	<a href="#">Leadership Skills for Supervisors Workshop (Two Day) (Bergen)*</a>	9:00 - 3:30 pm w/lunch brk
9/19/24	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
9/19/24	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
9/19/24	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
9/20/24	<a href="#">Mower Safety</a>	7:30 - 8:30 am
9/20/24	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
9/20/24	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm

9/23/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
9/23/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
9/24/24	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
9/24/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
9/24/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
9/25/24	<a href="#">NJCE Expo 2024 - Excavation, Trenching, and Shoring (Gloucester)*</a>	8:30 - 12:30 pm
9/25/24	<a href="#">NJCE Expo 2024 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving) (Gloucester)*</a>	8:30 - 12:30 pm
9/25/24	<a href="#">NJCE Expo 2024 - Flagger Work Zone Safety (Gloucester)*</a>	8:30 - 12:30 pm
9/25/24	<a href="#">NJCE Expo 2024 - Practical Leadership - 21 Irrefutable Laws (Gloucester)*</a>	8:30 - 11:30 am
9/26/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
9/26/24	<a href="#">Introduction to Management Skills</a>	9:00 - 11:00 am
9/26/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
9/27/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
9/27/24	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
9/27/24	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
9/30/24	<a href="#">Public Employers: What You Need to Know</a>	8:00 - 9:30 am
9/30/24	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
9/30/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/1/24	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
10/1/24	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
10/1/24	<a href="#">Dealing with Difficult People and De-Escalation</a>	1:00 - 2:30 pm
10/2/24	<a href="#">Designated Employer Representative Training (DER)</a>	9:00 - 4:00 pm w/1 hour lunch brk
10/2/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	7:30 - 9:30 am
10/2/24	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
10/2/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
10/3/24	<a href="#">Driving Safety Awareness</a>	8:00 - 9:30 am
10/3/24	<a href="#">Introduction to Communication Skills</a>	9:00 - 11:00 am
10/3/24	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/3/24	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
10/4/24	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
10/4/24	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
10/4/24	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
10/7/24	<a href="#">Work Zone: Temporary Traffic Controls</a>	7:30 - 9:30 am
10/7/24	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	10:00 - 12:00 pm
10/7/24	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
10/8/24 - 10/9/24	<a href="#">NJCE Leadership Skills for Supervisors Workshop - Two Day (Camden)*</a>	9:00 - 3:30 pm w/lunch brk
10/8/24	<a href="#">NJCE: Ethics for NJ Local Government Employees (Middlesex)*</a>	9:00 - 11:00 am
10/8/24	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Middlesex)*</a>	1:00 - 3:00 pm
10/9/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/9/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/10/24	<a href="#">NJCE: The Power of Collaboration (JIF 101) (Camden)*</a>	9:00 - 1:00 pm

10/10/24	<a href="#">Heavy Equipment Safety: General Safety</a>	7:30 - 9:30 am
10/10/24	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
10/10/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/11/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
10/11/24	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
10/11/24	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/14/24	<a href="#">School Safety &amp; Regulatory Awareness Training</a>	8:30 - 11:30 am
10/14/24	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
10/14/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/15/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/15/24	<a href="#">Special Event Management</a>	1:00 - 3:00 pm
10/16/24	<a href="#">NJCE Expo 2024: Excavation, Trenching, and Shoring (Ocean)*</a>	8:30 - 12:30 pm
10/16/24	<a href="#">NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Ocean)*</a>	8:30 - 12:30 pm
10/16/24	<a href="#">NJCE Expo 2024: Flagger Work Zone Safety (Ocean)*</a>	8:30 - 12:30 pm
10/16/24	<a href="#">NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Ocean)*</a>	8:30 - 11:30 am
10/17/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
10/17/24	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	10:00 - 11:30 am
10/17/24	<a href="#">Bloodborne Pathogens Administrator Training</a>	10:00 - 12:00 pm
10/17/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/18/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
10/18/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/21/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
10/21/24	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/21/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
10/22/24	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/22/24	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Camden)*</a>	9:00 - 11:00 am
10/22/24	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
10/22/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
10/23/24	<a href="#">Leaf Collection Safety Awareness</a>	8:30 - 10:30 am
10/23/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
10/24 - 10/25/24	<a href="#">NJCE Leadership Skills for Supervisors Workshop - Two Days (Atlantic)*</a>	9:00 - 3:30 pm w/lunch brk
10/24/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/25/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/25/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
10/25/24	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
10/28/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/28/24	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
10/28/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
10/29/24	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
10/30/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/30/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am

10/30/24	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/30/24	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
10/31/24	<a href="#">Disaster Management</a>	9:00 - 10:30 am
10/31/24	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
11/1/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
11/1/24	<a href="#">Introduction to Understanding Conflict</a>	9:00 - 11:00 am
11/1/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
11/4/24	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
11/4/24	<a href="#">Leaf Collection Safety Awareness</a>	10:00 - 12:00 pm
11/4/24	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
11/5/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
11/5/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/5/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/6/24	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	9:00 - 11:00 am
11/6/24	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/6/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/6/24	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
11/6/24	<a href="#">CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program</a>	1:00 - 2:30 pm
11/7/24	<a href="#">Hearing Conservation</a>	7:30 - 8:30 am
11/7/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/8/24	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/8/24	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
11/8/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
11/12/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
11/12/24	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/12/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/13/24	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
11/13/24	<a href="#">Flagger Skills and Safety</a>	9:00 - 10:00 am
11/13/24	<a href="#">Fire Safety</a>	10:30 - 11:30 am
11/13/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/14/24	<a href="#">Fall Protection Awareness</a>	8:30 - 10:00 am
11/14/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:30 - 12:00 pm
11/14/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/15/24	<a href="#">Fire Extinguisher Safety</a>	7:30 - 8:30 am
11/15/24	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
11/15/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
11/18/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
11/18/24	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/22/24	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/22/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
11/22/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/25/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
11/25/24	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm

11/25/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/26/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
11/26/24	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
11/26/24	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
11/26/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm

**Zoom Safety Training Guidelines:**

***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. This 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.
- 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. 28-24**

**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: September 19, 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 – August 15, 2024  
10:00 A.M.**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Services	Qual-Lynx <b>Ralph Spencer</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>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  
Tristin J. Collins, Ocean County  
Jenn Doderer, Ocean County Library  
Brian Wilkie, Esq., Ocean County Board of Social Services  
Will Demand, Ocean County Utility Authority  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN MINUTES OF JULY 18, 2024**

**MOTION TO APPROVE THE OPEN MINUTES OF JULY 18, 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 June 11, 2024, at 1:30 p.m. via zoom. Mr. Prince said a variety of safety topics were discussed including all our training opportunities through the end of September. Mr. Prince advised the next meeting was scheduled for September 16 and they would discuss the upcoming catalog for 2025, and the latest PEOSH citations from the second quarter. 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 August 8, 2024.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF AUGUST 8, 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 July. Executive Director said there were (8) eight 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

**CLAIMS COMMITTEE CHARTER REVISION:** Executive Director reported at our last Commission Meeting the Commissioners approved by motion a revised Claims Committee Charter to include a Subrogation Policy. Executive Director advised the Charter was amended to include the following verbiage:

- The TPA has discretion up to \$5,000 to waive subrogation if file is properly documented with the efforts.
- Requests for subrogation waiver valued over \$5,000 to \$15,000, TPA will e-mail Commission Attorney, Executive Director, and Chair for authority waiver/compromise.
- Requests for subrogation waiver excess of \$15,000 should be submitted to the Claims Committee for approval through a PAR.

Executive Director said we also amended the Committee Members for the Ocean County Board of Social Services. Executive Director referred to Resolution 25-24, Authorizing the Adoption of the Revised Claims Committee Charter which was included in the agenda. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO ADOPT RESOLUTION 25-24, AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE held a special meeting on Thursday, August 8, 2024. Executive Director advised the Board of Commissioners adopted a resolution authorizing an assignment by and between the NJCE JIF and Comp Services, Inc, t/a AmeriHealth Casualty Services for the Provision of Claims Administration Service to CRC. Executive Director said the NJCE was scheduled to meet again on Thursday, September 26, 2024 at 9:30 a.m.

**OCIFC FINANCIAL FAST TRACK:** Executive Director referred to a copy of the Financial Fast Track for the month of May which was included in the agenda. Executive Director reported we picked up \$160,000 in surplus and continue to trend in the right direction. The deficit is now down to \$1.1 million which is great news.

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

**PROPERTY APPRAISER:** Executive Director reported a Request for Proposals for a Property Appraiser was issued on August 1, 2024 and the responses were due on August 16, 2024 at 11:00 a.m. Executive Director advised the Fund Office would send copies of the responses to the County for their review. Executive Director said it might be necessary to schedule a special meeting via zoom to appoint a Property Appraiser or we could wait to the next meeting, September 19.

**2025 RENEWAL:** Executive Director announced the annual underwriting process was launched from Origami on August 5th and the deadline to complete the renewal was September 13, 2024. Executive Director advised members would complete the Optional Ancillary Coverage Application online via Broker Budda. Executive Director said the unique links were e-mailed on August 9, 2024 and the deadline to submit these applications was August 30, 2024.

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 August Bills List Resolution 26-24, in the amount of \$47,279.99.

**MOTION TO APPROVE RESOLUTION 26-24 AUGUST BILLS LIST**

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

Ms. Tarrant pointed out the Treasurer Reports were also included in the agenda and noted as Executive Director mentioned the balances are doing well. Ms. Tarrant said the legacy claims are starting to drop a little.

**CLAIMS ADMINISTRATOR:** Ms. Gallo referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Gallo advised for the month of June we processed 62 bills with total charges of \$30,869.26. Ms. Gallo said the bills were reduced to \$8,317 with a savings of \$22,552 or 73%. Ms. Gallo noted the network utilization was 98%. Ms. Gallo then referred to the Legacy Cumulative Savings Summary and advised there were 42 bills processed in June with total charges of \$ 164,491. Ms. Gallo said the bills were reduced to \$ 32,285.44 or 79% savings. Ms. Gallo advised we were able to maintain 100% network utilization. Lastly, Ms. Gallo referred to the Top 10 Providers which were included in the agenda. Ms. Gallo reviewed the workers' compensation claims reported by claim type. In response to Executive Director's inquiry regarding the transition on the coding billing issue, Ms. Gallo said they made tremendous progress, and she was anticipating that in next month's report we would see our bill flow closer to normal. Ms. Gallo concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the July through August 2024 Risk Control Activities were included in the agenda. Mr. Prince reported all the training opportunities available through October 31 were included in the agenda and placed on the NJCE website. Mr. Prince advised recently they added a Spanish module for their videos. Mr. Prince reported open enrollment for the NJCE Leadership Academy will be available on December 1 through December 22 with a start date of January 1, 2025. Mr. Prince said the Expo is scheduled for October 16 at the Toms River Fire Academy. Mr. Prince noted electronic messages and flyers were sent out for the live training programs. Mr. Prince mention they would include Excavation, Trenching and Shoring, Forklift Train the Trainer, and Flagger Workzone safety. Mr. Prince concluded his report unless there were any questions. Chair Greitz reported they were redoing their Safety Emergency Evacuation Plan and J.A. Montgomery was helpful in providing some templates and ideas. Chair Greitz said if any other entity was doing this now, they should reach out to J.A. Montgomery.

**RISK MANAGERS REPORT:** Ms. Sander reported she just wanted to comment on the renewal, and advised she was there to assist. She asked that any questions be directed to her, and she would be happy to screen share or use teams. Ms. Sander asked if anyone had any questions and concluded her report.

**ATTORNEY:** Ms. Benson said she did not have anything to report. Ms. Benson thanked Ms. Dodd for reminding her about the resolutions. Ms. Dodd said she appreciated her help and guidance.

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

Seeing no members of the public wishing to speak, Chair Greitz moved a motion to close the public comment portion of the meeting.

**MOTION TO CLOSE MEETING TO PUBLIC**

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

There was no need for a closed session. Chair Greitz said the next meeting was scheduled for September 19, 2024, at 10:00 A.M. and asked for a motion to adjourn.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:31A.M.**

Minutes prepared by: Cathy Dodd, Assisting Secretary