

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 17, 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: October 17, 2024**  
**10:00 A.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: September 19, 2024 Open Minutes.....Appendix I**  
September 19, 2024 Closed Minutes.....sent via e-mail
- 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 October 10, 2024 (*Roll call Vote*)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 2-18
  
- TREASURER – Julie Tarrant**  
Resolution 30-24, October Bills List – *Motion (Roll Call Vote)* .....Page 19  
Treasurer Monthly reports.....Pages 20-21
  
- CLAIMS ADMINISTRATOR– QUAL LYNX , Lisa Gallo .....Pages 22-26**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report.....Pages 27-33
  
- 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 31-24 Closed Session (if needed) .....Page 34
  
- Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: November 22, 2024, 1:30 p.m.**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

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

Date: October 17, 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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**2023 Audit Report (Pages 4-6)** - The Auditor's Report as of December 31, 2023, has been sent under separate cover to the Fund Commissioners and Commission Treasurer. Bowman and Company, LLP will participate in the meeting to review the audit. We will be seeking approval of the 2023 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-6 is Resolution 29-24, Certification of Annual Audit Report for Period ending December 31, 2023, along with the Group Affidavit Form.

**Motion to approve Resolution 29-24, Certification of Annual Audit Report for Period Ending December 31, 2023**

**Property Appraiser (Page 7)** – 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 7 is a copy of the opening of proposals which includes the firms that responded. The responses were reviewed and evaluated. We will discuss further at the meeting.

**Motion to appoint** \_\_\_\_\_

**RFP for Professional Services** – The RFPs were reviewed and approved by the Commission Attorney. The Actuary, Auditor, Commission Attorney, Treasurer, Special Conflict Litigation, and Risk Manager Consultant RFPs were issued and advertised. The responses are due on Wednesday, November 13, 2024 at 2:00 p.m.

**Certificate of Insurance Issuance Report (Page 8)** – Included in the agenda on page 8 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were (3) three certificates of insurance issued during the month of September.

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

**New Jersey Counties Excess Joint Insurance Fund (Pages 9-11)** - The NJCE met on September 26, 2024. Included in the agenda on pages 9-11 is a summary report. The NJCE is scheduled to meet again on Thursday, October 24, 2024 at 9:30 a.m. via zoom.

- ❑ **2025 Pre-Renewal** – The NJCE Underwriting Manager conducted a webinar on September 27, 2024 on the 2025 pre-renewal. The presentation and a recording of the webinar was uploaded to njce.org. The renewal certificates and Automobile ID Cards will be issued late fall.
- ❑ **OCIFC Financial Fast Track (Page 12)** – Included in the agenda on page 12 is a copy of the Financial Fast Track for the month of July.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2024** the NJCE has a surplus of **\$8,912,010**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$37,146,127**.
- ❑ **Claims Tracking Reports (Pages 16-17)** – The Claims Tracking Reports are on pages 16-17 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of July 31, 2024 with the Commission.
- ❑ **2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference (Page 18)** – The 109th annual conference is scheduled for November 19 through November 21 at the Atlantic City Convention Center in Atlantic City. Included in the agenda on page 18 is information on two education seminars the MEL JIF is holding. Also included is information on the annual reception being held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on November 20. We hope to see everyone there.

**RESOLUTION 29-24**

**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2023**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2023 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

**WHEREAS**, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 17, 2024.

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Robert A. Greitz, Chairperson

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF BOARD OF FUND COMMISSIONERS**

**of the**  
**OCEAN COUNTY INSURANCE FUND COMMISSION**

We members of the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2023.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

**GENERAL COMMENTS – RECOMMENDATIONS**

\_\_\_\_\_  
(L.S.) Michael J. Fiure

\_\_\_\_\_  
(L.S.) Michelle I. Gunther

\_\_\_\_\_  
(L.S.)

Attest:

\_\_\_\_\_  
ROBERT A. GREITZ  
Chairperson

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

**Important:** This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

## **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 – SIR**  
**Certificate of Insurance Monthly Report**

From 9/1/2024 To 10/1/2024

<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 - Stockton University I - Ocean County Board of Health	101 Vera King Farris Drive Galloway, NJ 08205	Company C Crime; Policy Term: 01/01/2024 - 01/01/2025; Policy #21442702; Policy Limits: \$2,000,000 RE: Use of Facilities Stockton University and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for vaccine clinics during the current calendar year.	9/16/2024 #4851082	GL AU EX WC
H - Stockton University I - Ocean County Board of Health	101 Vera King Farris Drive Galloway, NJ 08205	Company C Crime; Policy Term: 01/01/2024 - 01/01/2025; Policy #21442702; Policy Limits: \$2,000,000 RE: Use of Facilities Stockton University and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for clinics during the current calendar year.	9/16/2024 #4851077	GL AU EX WC
H - Jersey Sand Supply I - County of Ocean	560 Route 72 Barnegat, NJ 08005		9/20/2024 #4857473	GL AU EX WC OTH
<b>Total # of Holders: 3</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:** September 26, 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 to review and approve payment or settlement authority requests. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee; closed session was not required for this action.

**December 31, 2023 Audit:** The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/28/24 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

**2025 Renewal – Underwriting Data Collection:** The 2025 renewal process began early-August with a deadline to complete by September 13<sup>th</sup>. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

Submitted for information was a status chart of the Commission/County's property appraisals as of September 24<sup>th</sup>. Beginning in 2023, the Fund implemented a regular property appraisal program in response to the excess property market demands. As a reminder, in 2024 the Board of Fund Commissioners approved a reimbursement cap of \$20,000 for the appraisal values between \$500,000 to \$1,000,000 and trending of 2023 locations.

**Named Storm Deductible:** PERMA Claims is working on scheduling a meeting with representatives from NJ Office of Emergency Management to discuss the FEMA and/or NJEM resources that would be available to the NJCE membership should a named storm occur.

**Finance Sub-Committee:** Committee met on Tuesday September 17<sup>th</sup>. Submitted for information were the meeting minutes and the following discussion items were highlighted, two of which required action by the Board of Fund Commissioners:

**2025 Pre-Renewal:** Deputy Underwriting Manager provided a high-level overview of the 2025 pre-renewal presentation highlighting the commercial market changes and marketing strategy. Underwriting Manager reported that overall, the market is trending positively compared to the last few years. The attached minutes provides more in-depth detail on the discussion. Underwriting Manager is scheduled to

hold a 2025 pre-renewal webinar on Friday, September 27<sup>th</sup> at 10am. The presentation and a recording of the webinar will be uploaded to [njce.org](http://njce.org) following the presentation.

**2025 Budget & Renewal Timeline:** The Fund Office expects to introduce pre-budget expectations to the Finance Sub Committee in late October/early November, introduce the budget at the November 15<sup>th</sup> Fund meeting and adopt in January. The Finance Sub Committee will meet as often as needed prior budget introduction/adoption.

**Technology Errors & Omissions Liability:** Underwriting Manager presented a potential IT related exposure with shared services contracts between members, whether the member is receiving services or providing services to other entities. A survey was distributed, and 25 of 34 member entities responded. Based on the results, Underwriting Manager said the next steps would be to work with the members' risk managers to begin the conversation about what the true exposure is for these services and the coverage would be treated as an ancillary coverage. Members can purchase the coverage on an as needed basis. The Finance Sub Committee agreed to Underwriting Manager's recommended next steps.

**EMAS Blocks:** At the April 25<sup>th</sup> Fund meeting the Board of Fund Commissioners approved a resolution amending the Plan of Risk Management to exclude the Engineered Materials Arresting Systems (EMAS) Blocks retroactive to 1/1/24 following a significant 2023 loss at Mercer County Airport. Following an administration change, Mercer County requested the Executive Director and Underwriting Manager propose an action plan to obtain coverage for the EMAS blocks. Underwriting Manager could not secure a commercial placement for this exposure but was successful in securing coverage with the NJCE's excess property insurers to provide full limits for the EMAS blocks excess of a \$1 million policy per occurrence subject to contingencies outlined in the committee minutes.

Fund Office was waiting for the County/Insurance Commission's final decision on a self-funding option within the first \$1 million so the NJCE would know what its retention would be. On September 23, 2024, Executive Director met with the Insurance Commission to review the proposed coverage structure as recommended by Finance Sub-Committee: the County will retain the primary \$200,000, the Insurance Commission will retain the \$300,000 excess \$200,000 and the NJCE will provide \$500,000 excess of \$500,000. This structure allows for the NJCE JIF to provide the excess layer of \$500,000 excess of the County and Insurance Commission's combined retention of \$500,000.

The Board of Fund Commissioners approved a motion to extend coverage for Mercer County's Engineered Materials Arresting Systems Blocks at limit of \$500,000 excess of \$500,000 effective 9/26/24. Fund Office will work with the Actuary and excess insurer on the applicable pricing. The County has also indicated their long-term strategy is to look into a replacement system.

**2024 Safety Grant Program:** At the February 24<sup>th</sup> Fund meeting, the Board of Fund Commissioners approved the authorization of the NJCE JIF to supplement an additional \$30,000 to the \$60,000 Munich Re Safety Grant for a total grant of up to \$90,000. Safety Director has since received submissions totaling \$136,933. Finance Sub Committee recommended authorization of a "one-time" additional contribution of \$46,933 to cover the cost of all submissions. Monies are available in the 2024 budget to fund this additional contribution. The Board of Fund Commissioners approved a motion to authorize the NJCE JIF to contribute an additional \$46,933 to the 2024 Safety Grant for a total of \$136,933.

**NJCE Safety Committee:** The Safety Committee met on Monday September 16<sup>th</sup>; minutes of the meeting were submitted for information. Safety Director provided a verbal report of notable items. The next meeting is scheduled for Monday, December 9<sup>th</sup> at 10am via Zoom.

**NJCE Jail Risk Management Report:** In April 2024, J.A. Montgomery hired a retired warden as a Corrections Risk Control Consultant to address members' needs given the unique exposure inherent to correctional facilities. Submitted for information as part of the Safety Director's report was a brief memo on the warden's principal responsibilities to identify and reduce risks that occurs at correctional facilities.

**Claims Resolution Corporation (CRC):** Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth's TPA services.

**Professional Services Agreements:** Contracts for Executive Director, Underwriting Manager, Safety Director and Excess Property Claims Administrator expire February 2025. NJCE Fund Attorney and QPA will start the procurement process late September/early October.

**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.

**2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 108<sup>th</sup> annual conference is scheduled for November 19<sup>th</sup> through November 21<sup>st</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 20<sup>th</sup>. This year's program will be focus on "Local Government Risk Management"; topics include but are not limited to Title 59 immunities and cyber security. In addition, a session on ethics is expected to be co-chaired by a representative from the Department of Banking and Insurance.

**Tracking Reports:** Submitted for information were the following tracking reports:

**Financial Fast Track:** This report as of July 31, 2024 reflected a statutory surplus of \$8.9 million.

**Claims Activity Report:** This report as of June 30, 2024 tracked the incurred losses by line of coverage from Fund Year 2020 to 2024 and all Fund Years.

**Closed Session – General Liability Settlement Authority Request (SAR) & Status Update:** The Board of Fund Commissioners entered Closed Session to review two General Liability SARs; one was an amended SAR amount (claim #64GL019562) and the other was to review the status of a recently settled SAR (claim #64GL16936).

### **Underwriting Manager Report**

Underwriting Manager reported preliminary discussions on the 2025 Renewal have started and if available marketing information will be provided at the next meeting. Submitted for information was a memorandum on the 2025 renewal.

### **Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from June – September, planned October activities, bulletins that were distributed and available training sessions through November 2024.

### **WC Claims Administration Report**

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

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Thursday October 24, 2024 at 9:30AM virtually.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		July 31, 2024			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,245,410	8,652,877	33,565,913	42,218,790
2.	CLAIM EXPENSES				
	Paid Claims	249,785	1,599,552	8,418,632	10,018,183
	Case Reserves	(131,527)	671,476	10,516,267	11,187,743
	IBNR	674,171	1,224,536	12,230,780	13,455,316
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(79,258)	(222,734)	(2,273,127)	(2,495,860)
	<b>TOTAL CLAIMS</b>	<b>713,171</b>	<b>3,272,830</b>	<b>28,892,552</b>	<b>32,165,382</b>
3.	EXPENSES				
	Excess Premiums	354,836	2,429,250	8,305,537	10,734,787
	Administrative	50,900	351,981	1,282,092	1,634,073
	<b>TOTAL EXPENSES</b>	<b>405,735</b>	<b>2,781,231</b>	<b>9,587,629</b>	<b>12,368,860</b>
4.	UNDERWRITING PROFIT (1-2-3)	126,504	2,598,817	(4,914,268)	(2,315,451)
5.	INVESTMENT INCOME	129,229	707,987	843,729	1,551,716
6.	PROFIT (4 + 5)	255,733	3,306,804	(4,070,539)	(763,735)
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	(165,025)	558,425	393,400
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>255,733</b>	<b>3,141,779</b>	<b>(3,512,114)</b>	<b>(370,335)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Legacy Account	24,992	162,938	151,022	313,960
	2021	6,096	255,786	(4,019,189)	(3,763,403)
	2022	34,026	203,137	(1,065,591)	(862,454)
	2023	33,804	1,614,756	1,421,644	3,036,400
	2024	156,815	905,160		905,160
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>255,733</b>	<b>3,141,779</b>	<b>(3,512,114)</b>	<b>(370,335)</b>
<b>TOTAL CASH</b>					<b>27,625,972</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2021</b>					
	Paid Claims	77,243	339,887	4,164,256	4,504,143
	Case Reserves	(152,567)	(327,907)	4,703,123	4,375,216
	IBNR	75,324	(325,062)	2,709,553	2,384,491
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	61,091	(752,636)	(691,545)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(251,990)</b>	<b>10,824,296</b>	<b>10,572,306</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	104,565	555,107	3,274,944	3,830,051
	Case Reserves	(36,615)	80,735	4,214,744	4,295,479
	IBNR	(67,950)	(703,349)	3,432,658	2,729,309
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	56,297	(752,247)	(695,950)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>(11,211)</b>	<b>10,170,099</b>	<b>10,158,888</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	33,083	439,604	979,431	1,419,035
	Case Reserves	10,365	124,360	1,598,400	1,722,760
	IBNR	(43,449)	(2,234,945)	6,088,569	3,853,625
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	212,532	(768,243)	(555,711)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>(1,458,448)</b>	<b>7,898,157</b>	<b>6,439,709</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	34,893	264,954		264,954
	Case Reserves	47,291	794,288		794,288
	IBNR	710,245	4,487,891		4,487,891
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(79,258)	(552,654)		(552,654)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>713,171</b>	<b>4,994,478</b>	<b>0</b>	<b>4,994,478</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>713,171</b>	<b>3,272,830</b>	<b>28,892,552</b>	<b>32,165,382</b>

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,455,281	24,186,966	284,494,510	308,681,475
2.	CLAIM EXPENSES				
	Paid Claims	419,212	6,015,549	17,153,869	23,169,419
	Case Reserves	(294,231)	1,200,631	15,710,957	16,911,588
	IBNR	645,892	45,179	16,261,220	16,306,399
	Discounted Claim Value	(96,997)	(349,163)	(4,212,682)	(4,561,845)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	<b>TOTAL CLAIMS</b>	<b>673,876</b>	<b>6,410,093</b>	<b>42,983,159</b>	<b>49,393,252</b>
3.	EXPENSES				
	Excess Premiums	2,666,166	18,680,270	205,538,373	224,218,643
	Administrative	199,014	1,403,645	20,746,720	22,150,365
	<b>TOTAL EXPENSES</b>	<b>2,865,181</b>	<b>20,083,915</b>	<b>226,285,093</b>	<b>246,369,008</b>
4.	UNDERWRITING PROFIT (1-2-3)	(83,776)	(2,307,042)	15,226,258	12,919,216
5.	INVESTMENT INCOME	118,352	541,226	2,159,119	2,700,346
6.	PROFIT (4+5)	34,577	(1,765,816)	17,385,377	15,619,561
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>34,577</b>	<b>(1,765,816)</b>	<b>10,677,826</b>	<b>8,912,010</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	481	2,209	66,109	68,317
	2011	1,218	(9,541)	478,587	469,046
	2012	2,523	(6,883)	491,515	484,632
	2013	4,480	16,208	1,098,961	1,115,169
	2014	5,772	(177,788)	1,623,920	1,446,132
	2015	5,517	(68,681)	1,404,062	1,335,382
	2016	7,390	32,616	1,686,719	1,719,335
	2017	9,544	50,710	2,714,322	2,765,031
	2018	10,763	(1,576)	2,317,319	2,315,743
	2019	10,121	33,304	1,991,211	2,024,515
	2020	12,942	102,624	(41,975)	60,649
	2021	12,517	(409,847)	(288,075)	(697,922)
	2022	22,292	(146,719)	1,403,700	1,256,981
	2023	28,920	(486,245)	(4,268,549)	(4,754,793)
	2024	(99,904)	(696,207)		(696,207)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>34,577</b>	<b>(1,765,816)</b>	<b>10,677,825</b>	<b>8,912,010</b>
	<b>TOTAL CASH</b>				<b>37,146,127</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 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	1,454	17,866	720,144	738,010
	Case Reserves	0	(1,412)	16,412	15,000
	IBNR	(1,454)	(1,454)	3,000	1,546
	Discounted Claim Value	0	230	(2,480)	(2,250)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>15,230</b>	<b>737,076</b>	<b>752,306</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	2,721	148,517	1,598,341	1,746,857
	Case Reserves	(2,721)	(148,517)	300,079	151,562
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	19,796	(40,489)	(20,693)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>19,796</b>	<b>1,861,611</b>	<b>1,881,406</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	1,067	20,399	1,120,027	1,140,427
	Case Reserves	(1,067)	(20,399)	465,996	445,597
	IBNR	0	(0)	19,679	19,679
	Discounted Claim Value	0	3,753	(67,176)	(63,423)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>3,753</b>	<b>1,538,527</b>	<b>1,542,280</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	6,005	39,596	820,087	859,683
	Case Reserves	(9,068)	158,879	428,510	587,389
	IBNR	3,063	3,063	21,077	24,140
	Discounted Claim Value	0	3,217	(64,534)	(61,317)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(0)</b>	<b>204,755</b>	<b>1,205,140</b>	<b>1,409,895</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	241,543	299,983	2,170,225	2,470,208
	Case Reserves	(241,543)	(193,909)	750,401	556,492
	IBNR	0	0	76,409	76,409
	Discounted Claim Value	0	(11,247)	(87,264)	(98,511)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>94,827</b>	<b>2,909,770</b>	<b>3,004,598</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	4,579	32,254	1,340,882	1,373,136
	Case Reserves	(3,484)	(31,159)	925,034	893,875
	IBNR	(1,095)	(2,431)	40,838	38,408
	Discounted Claim Value	0	3,254	(103,043)	(99,789)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</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	July 31, 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	1,090	22,274	1,313,614	1,335,888
	Case Reserves	(1,090)	(22,274)	627,562	605,288
	IBNR	0	(11,929)	76,572	64,644
	Discounted Claim Value	0	5,400	(73,852)	(68,451)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(6,529)</b>	<b>1,943,897</b>	<b>1,937,368</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	1,988	371,342	1,247,927	1,619,269
	Case Reserves	(60,237)	(308,566)	750,478	441,912
	IBNR	58,249	(42,451)	375,153	332,702
	Discounted Claim Value	0	31,257	(116,810)	(85,553)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>51,583</b>	<b>2,256,747</b>	<b>2,308,330</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	6,632	78,977	1,224,373	1,303,351
	Case Reserves	55,599	190,896	1,093,759	1,284,655
	IBNR	(62,231)	(285,126)	551,533	266,407
	Discounted Claim Value	0	28,230	(176,738)	(148,508)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>12,978</b>	<b>2,692,927</b>	<b>2,705,905</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	184	246,490	1,126,067	1,372,557
	Case Reserves	(15,243)	473,697	3,919,181	4,392,878
	IBNR	15,060	(207,106)	1,974,978	1,767,872
	Discounted Claim Value	0	(57,239)	(889,320)	(946,559)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(46,262)</b>	<b>4,200,701</b>	<b>4,154,439</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	0	501,016	2,119,936	2,620,952
	Case Reserves	0	389,800	2,159,327	2,549,127
	IBNR	0	(452,576)	2,041,187	1,588,611
	Discounted Claim Value	0	29,056	(652,413)	(623,356)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>467,296</b>	<b>5,668,037</b>	<b>6,135,333</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	(3,669)	445,347	839,542	1,284,889
	Case Reserves	(1,534)	11,444	848,359	859,803
	IBNR	(4,797)	(345,594)	3,693,684	3,348,091
	Discounted Claim Value	0	95,380	(675,990)	(580,610)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(10,000)</b>	<b>206,577</b>	<b>4,705,595</b>	<b>4,912,172</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	(6,747)	3,558,433	1,340,865	4,899,297
	Case Reserves	(2,703)	(1,187,337)	3,425,859	2,238,522
	IBNR	(4,044)	(2,047,244)	7,383,429	5,336,185
	Discounted Claim Value	0	233,742	(1,262,574)	(1,028,832)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>(13,494)</b>	<b>557,594</b>	<b>10,887,578</b>	<b>11,445,172</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	162,365	233,055		233,055
	Case Reserves	(11,139)	1,889,487		1,889,487
	IBNR	643,141	3,438,027		3,438,027
	Discounted Claim Value	(96,997)	(733,992)		(733,992)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>697,370</b>	<b>4,826,576</b>	<b>0</b>	<b>4,826,576</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>673,876</b>	<b>6,410,093</b>	<b>42,983,159</b>	<b>49,393,252</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

July 31, 2024

<b>COVERAGE LINE - PROPERTY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
June-24	0	3	0	1	4
July-24	0	3	0	2	5
<b>NET CHGE</b>	0	0	0	1	1
Limited Reserves					<b>\$23,614</b>
Year	2021	2022	2023	2024	TOTAL
June-24	\$0	\$114,903	\$0	\$5,500	\$120,403
July-24	\$0	\$114,903	\$0	\$3,169	\$118,072
<b>NET CHGE</b>	\$0	\$0	\$0	(\$2,331)	(\$2,331)
<b>Ltd Incurred</b>	\$0	\$254,731	\$6,710	\$10,747	\$272,188
<b>COVERAGE LINE - GENERAL LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
June-24	3	80	33	32	148
July-24	3	78	32	39	152
<b>NET CHGE</b>	0	-2	-1	7	4
Limited Reserves					<b>\$7,235</b>
Year	2021	2022	2023	2024	TOTAL
June-24	\$227,125	\$508,613	\$267,647	\$76,283	\$1,079,668
July-24	\$223,775	\$527,826	\$262,923	\$85,155	\$1,099,679
<b>NET CHGE</b>	(\$3,350)	\$19,213	(\$4,725)	\$8,873	\$20,011
<b>Ltd Incurred</b>	\$348,162	\$734,047	\$287,489	\$86,374	\$1,456,071
<b>COVERAGE LINE - AUTO LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
June-24	0	2	2	2	6
July-24	0	2	2	4	8
<b>NET CHGE</b>	0	0	0	2	2
Limited Reserves					<b>\$4,532</b>
Year	2021	2022	2023	2024	TOTAL
June-24	\$0	\$30,354	\$2,987	\$4,200	\$37,542
July-24	\$0	\$28,422	\$2,987	\$4,845	\$36,254
<b>NET CHGE</b>	\$0	(\$1,932)	\$0	\$645	(\$1,287)
<b>Ltd Incurred</b>	\$67,529	\$64,580	\$10,703	\$6,790	\$149,602
<b>COVERAGE LINE - WORKERS COMP.</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
June-24	58	93	51	81	283
July-24	56	93	52	97	298
<b>NET CHGE</b>	-2	0	1	16	15
Limited Reserves					<b>\$33,592</b>
Year	2021	2022	2023	2024	TOTAL
June-24	\$4,454,350	\$3,760,344	\$1,366,993	\$575,826	\$10,157,513
July-24	\$4,305,133	\$3,707,634	\$1,379,411	\$618,250	\$10,010,428
<b>NET CHGE</b>	(\$149,217)	(\$52,710)	\$12,418	\$42,425	(\$147,085)
<b>Ltd Incurred</b>	\$8,457,401	\$7,005,563	\$2,612,710	\$855,500	\$18,931,174
<b>TOTAL ALL LINES COMBINED</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2021	2022	2023	2024	TOTAL
June-24	61	178	86	116	441
July-24	59	176	86	142	463
<b>NET CHGE</b>	-2	-2	0	26	22
Limited Reserves					<b>\$24,329</b>
Year	2021	2022	2023	2024	TOTAL
June-24	\$4,681,476	\$4,414,215	\$1,637,628	\$661,808	\$11,395,126
July-24	\$4,528,908	\$4,378,785	\$1,645,321	\$711,420	\$11,264,434
<b>NET CHGE</b>	(\$152,567)	(\$35,430)	\$7,693	\$49,611	(\$130,692)
<b>Ltd Incurred</b>	\$8,873,091	\$8,058,921	\$2,917,612	\$959,411	\$20,809,034

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

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

2021	Budget	Current		43	MONTH TARGETED	Last Month		42	MONTH TARGETED	Last Year		31	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 01-Jul-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%	93.91%	348,162	348,162	64.35%	93.46%	347,147	347,147	64.17%	86.42%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	90.64%	67,529	67,529	90.58%	90.21%	71,927	71,927	96.48%	83.75%
WORKER'S COMP	5,014,620	8,687,195	8,457,401	168.65%	99.02%	8,763,156	8,533,362	170.17%	98.92%	7,871,598	7,648,598	152.53%	96.90%
<b>TOTAL ALL LINES</b>	<b>5,814,848</b>	<b>9,102,885</b>	<b>8,873,091</b>	<b>152.59%</b>	<b>98.47%</b>	<b>9,178,847</b>	<b>8,949,053</b>	<b>153.90%</b>	<b>98.34%</b>	<b>8,290,672</b>	<b>8,067,672</b>	<b>138.74%</b>	<b>95.85%</b>
<b>NET PAYOUT %</b>	<b>\$4,497,875</b>				<b>77.35%</b>								

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

2022	Budget	Current		31	MONTH TARGETED	Last Month		30	MONTH TARGETED	Last Year		19	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	
PROPERTY	260,954	254,731	254,731	97.62%	100.00%	254,731	254,731	97.62%	100.00%	0	0	0.00%	97.40%
GEN LIABILITY	603,867	734,047	734,047	121.56%	86.42%	704,388	704,388	116.65%	85.57%	525,047	525,047	86.95%	72.70%
POL/EPL	382,687	62,000	62,000	16.20%	86.42%	62,000	62,000	16.20%	85.57%	0	0	0.00%	72.70%
AUTO LIABILITY	132,715	64,580	64,580	48.66%	83.75%	64,580	64,580	48.66%	82.91%	55,427	55,427	41.76%	68.41%
WORKER'S COMP	7,209,432	7,149,253	7,005,563	97.17%	96.90%	7,110,962	6,967,273	96.64%	96.57%	5,695,351	5,560,790	77.13%	88.04%
<b>TOTAL ALL LINES</b>	<b>8,589,655</b>	<b>8,264,610</b>	<b>8,120,921</b>	<b>94.54%</b>	<b>95.59%</b>	<b>8,196,660</b>	<b>8,052,971</b>	<b>93.75%</b>	<b>95.20%</b>	<b>6,275,825</b>	<b>6,141,265</b>	<b>71.50%</b>	<b>86.26%</b>
<b>NET PAYOUT %</b>	<b>\$3,825,490</b>				<b>44.54%</b>								

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

2023	Budget	Current		19	MONTH TARGETED	Last Month		18	MONTH TARGETED	Last Year		7	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	
PROPERTY	259,000	6,710	6,710	2.59%	97.40%	6,710	6,710	2.59%	97.09%	0	0	0.00%	53.00%
GEN LIABILITY	619,000	287,489	287,489	46.44%	72.70%	288,575	288,575	46.62%	71.16%	63,103	63,103	10.19%	25.00%
POL/EPL	342,000	209,986	209,986	61.40%	72.70%	196,986	196,986	57.60%	71.16%	0	0	0.00%	25.00%
AUTO LIABILITY	120,000	10,703	10,703	8.92%	68.41%	10,703	10,703	8.92%	66.43%	5,003	5,003	4.17%	25.00%
WORKER'S COMP	8,198,000	2,627,254	2,612,710	31.87%	88.04%	2,596,306	2,581,762	31.49%	86.31%	1,315,502	1,307,704	15.95%	19.00%
<b>TOTAL ALL LINES</b>	<b>9,538,000</b>	<b>3,142,141</b>	<b>3,127,597</b>	<b>32.79%</b>	<b>86.50%</b>	<b>3,099,280</b>	<b>3,084,735</b>	<b>32.34%</b>	<b>84.83%</b>	<b>1,383,609</b>	<b>1,375,810</b>	<b>14.42%</b>	<b>20.60%</b>
<b>NET PAYOUT %</b>	<b>\$1,404,838</b>				<b>14.73%</b>								

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

2024	Budget	Current		7	MONTH TARGETED	Last Month		6	MONTH TARGETED	Last Year		-5	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24		Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	
PROPERTY	280,797	10,747	10,747	3.83%	53.00%	5,500	5,500	1.96%	45.00%			N/A	N/A
GEN LIABILITY	634,000	86,374	86,374	13.62%	25.00%	77,460	77,460	12.22%	19.00%			N/A	N/A
POL/EPL	364,000	99,700	99,700	27.39%	25.00%	99,700	99,700	27.39%	19.00%			N/A	N/A
AUTO LIABILITY	134,000	6,790	6,790	5.07%	25.00%	5,132	5,132	3.83%	20.00%			N/A	N/A
WORKER'S COMP	8,639,000	864,874	855,500	9.90%	19.00%	798,509	789,135	9.13%	14.00%			N/A	N/A
<b>TOTAL ALL LINES</b>	<b>10,051,797</b>	<b>1,068,485</b>	<b>1,059,111</b>	<b>10.54%</b>	<b>20.63%</b>	<b>986,301</b>	<b>976,927</b>	<b>9.72%</b>	<b>15.44%</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>N/A</b>
<b>NET PAYOUT %</b>	<b>\$264,823</b>				<b>2.63%</b>								



To: Commissioners, Professionals and Risk Management Consultants.

At the September 26<sup>th</sup> NJCE meeting, PERMA reported there will be two educational seminars hosted at the annual *NJ League of Municipalities Conference* scheduled for November 19<sup>th</sup> through November 21<sup>st</sup> at the Atlantic City Convention Center in Atlantic City. Please see below for additional information on the courses.

**Tuesday, November 19, 2024 – 10:45am – 12:00pm:** The MEL JIF is holding a seminar on Local Government Ethics with guest speaker Jacquelyn Suarez, Commissioner NJ Department of Community Affairs and CEUs are available.

**Wednesday, November 20, 2024 - 2:00pm – 3:15pm:** The MEL JIF is holding its annual elected officials seminar on November 20<sup>th</sup> from 2:00pm – 3:15pm. This year’s program will focus on “Local Government Risk Management” and CEUs are available.

Description: Property Casualty Insurance costs New Jersey government \$1 billion each year and could increase by 10% or more in 2024. Discussing these issues and specific actions local governments can take to control these costs. By completing this session, elected officials from communities that are Municipal Excess Liability Joint Insurance Fund (MEL) members will be eligible for credit.

To register for the conference and/or find out more information please visit: <https://conference.njlm.org/index.html>

In addition, professionals of the MEL, HiFund, EJIF and MRHIF host an annual reception during the conference. Please stop by the Legacy Lounge at Bally’s Atlantic City on Wednesday, **November 20, 2024 from 6-8pm**. *RSVPs are not required nor is conference registration needed to attend this event.*

*Please contact the Fund Office for any questions.*

# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 30-24

October 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>
THE ACTUARIAL ADVANTAGE	VOID AND REISSUE	-1,809.91 <b>-1,809.91</b>
QUAL-LYNX	CLAIM SERVICES FOR 10/24 INV QL1220	25,303.08 <b>25,303.08</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	5.91
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/24	14,918.50 <b>14,924.41</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 10/24	1,809.91
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 05/24	1,809.91 <b>3,619.82</b>
JULIE N. TARRANT	TREASURER FEE 10/24	451.66 <b>451.66</b>
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 256810 08/24	1,839.75 <b>1,839.75</b>
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE -INV 593866 10/24	3,468.00 <b>3,468.00</b>
SPARK CREATIVE GROUP LLC	SITE UPDATES INV 5802 07/24-08/24	187.50 <b>187.50</b>
<b>Total Payments FY 2024</b>		<b>\$47,987.31</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: July		Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	1,015,194.48	199,563.18	364,124.27	21,543,626.79	(1,893,450.33)	6,652,197.60	1,799,806.62	0.00	0.00	29,681,062.60	
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	4,006.68	3,367.27	1,437.09	85,026.34	2,001.08	26,287.08	7,103.30	0.00	0.00	129,228.84	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	4,006.68	3,367.27	1,437.09	85,026.34	2,001.08	26,287.08	7,103.30	0.00	0.00	129,228.84	
Other *	0.00	0.00	0.00	0.00	0.00	12,037.87	0.00	0.00	0.00	12,037.87	
<b>TOTAL</b>	<b>4,006.68</b>	<b>3,367.27</b>	<b>1,437.09</b>	<b>85,026.34</b>	<b>2,001.08</b>	<b>38,324.95</b>	<b>7,103.30</b>	<b>0.00</b>	<b>0.00</b>	<b>141,266.71</b>	
EXPENSES											
Claims Transfers	7,577.74	32,534.64	2,946.03	206,726.42	0.00	0.00	0.00	0.00	0.00	249,784.83	
Expenses	0.00	0.00	0.00	0.00	1,659,531.80	48,815.52	0.00	0.00	0.00	1,708,347.32	
Other *	0.00	0.00	0.00	0.00	0.00	238,225.34	0.00	0.00	0.00	238,225.34	
<b>TOTAL</b>	<b>7,577.74</b>	<b>32,534.64</b>	<b>2,946.03</b>	<b>206,726.42</b>	<b>1,659,531.80</b>	<b>287,040.86</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,196,357.49</b>	
<b>END BALANCE</b>	<b>1,011,623.42</b>	<b>170,395.81</b>	<b>362,615.33</b>	<b>21,421,926.71</b>	<b>(3,550,981.05)</b>	<b>6,403,481.69</b>	<b>1,806,909.92</b>	<b>0.00</b>	<b>0.00</b>	<b>27,625,971.82</b>	

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>					
<b>OCEAN COUNTY INSURANCE COMMISSION</b>					
<b>ALL FUND YEARS COMBINED</b>					
<b>CURRENT MONTH</b>	<b>July</b>				
<b>CURRENT FUND YEAR</b>	<b>2024</b>				
	<b>Description:</b>	<b>Investors Admin</b>	<b>Investors Claim</b>	<b>Investors Legacy Claims</b>	
	<b>ID Number:</b>				
	<b>Maturity (Yrs)</b>				
	<b>Purchase Yield:</b>				
	<b>TOTAL for All Accts &amp; instruments</b>				
<b>Opening Cash &amp; Investment Balance</b>	<b>\$29,681,063.56</b>	<b>22,671,748.52</b>	<b>636,229.44</b>	<b>6,373,085.60</b>	
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$129,228.84	\$98,364.36	\$2,584.64	\$28,279.84
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	\$129,228.84	\$98,364.36	\$2,584.64	\$28,279.84
9	Deposits - Purchases	\$12,070.37	\$32.50	\$0.00	\$12,037.87
10	(Withdrawals - Sales)	-\$2,196,389.99	-\$1,708,347.32	-\$249,817.33	-\$238,225.34
	<b>Ending Cash &amp; Investment Balance</b>	<b>\$27,625,972.78</b>	<b>\$21,061,798.06</b>	<b>\$388,996.75</b>	<b>\$6,175,177.97</b>
	<b>Ending Interest Accrual Balance</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Plus Outstanding Checks</b>	<b>\$113,953.68</b>	<b>\$3,619.82</b>	<b>\$80,829.50</b>	<b>\$29,504.36</b>
	<b>(Less Deposits in Transit)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Balance per Bank</b>	<b>\$27,739,926.46</b>	<b>\$21,065,417.88</b>	<b>\$469,826.25</b>	<b>\$6,204,682.33</b>



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%
September	221	\$233,442.45	\$97,473.97	\$135,968.48	58%	\$3,980.59	96%
<b>Grand Total</b>	<b>1490</b>	<b>\$2,351,817.87</b>	<b>\$866,154.19</b>	<b>\$1,485,663.68</b>	<b>64%</b>	<b>\$193,910.53</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%
September	46	\$114,835.92	\$55,736.25	\$590,99.67	51%	\$3,200.12	89%
<b>Grand Total</b>	<b>356</b>	<b>\$1,281,881.60</b>	<b>\$396,631.65</b>	<b>\$885,249.95</b>	<b>71%</b>	<b>\$111,060.51</b>	<b>92%</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 – 9/30/2024**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

PROVIDER	BILL	
	COUNT	APPROVED
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	71	\$149,666.96
COMMUNITY MEDICAL CENTER	27	\$131,597.60
ORTHO NJ LLC	203	\$48,260.49
MONMOUTH MEDICAL CENTER	5	\$43,610.02
TOMS RIVER SURGERY CENTER	6	\$43,551.50
KESSLER INSTITUTE FOR REHABILITATION	186	\$31,928.00
SOUTHERN OCEAN MEDICAL CENTER	9	\$31,367.51
NORTHERN MONMOUTH REGIONAL SURG CTR	7	\$31,133.00
GARDEN STATE MEDICAL CENTER	49	\$30,841.78
JERSEY SHORE UNIV MED CT	1	\$30,023.40
<b>TOTAL</b>	<b>564</b>	<b>\$571,980.26</b>

**COUNTY OF OCEAN LEGACY**

PROVIDER	BILL	
	COUNT	APPROVED
JERSEY SHORE UNIVERSITY MEDICAL CENTER	4	\$79,344.67
NORTHERN MONMOUTH REGIONAL SURG CTR	13	\$58,412.30
SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	25	\$52,316.40
ORTHO NJ LLC	81	\$40,574.84
PHYSICIANS SURGERY CENTER	1	\$25,215.76
OCEAN UNIVERSITY MEDICAL CENTER	3	\$21,246.22
KESSLER INSTITUTE FOR REHABILITATION	82	\$13,524.00
GARDEN STATE MEDICAL CENTER	12	\$13,344.38
ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY	1	\$10,693.27
SURGICAL INSTITUTE LLC	3	\$10,404.00
<b>TOTAL</b>	<b>225</b>	<b>\$325,075.84</b>



OCEAN COUNTY INSURANCE FUND COMMISSION

All Workers' Compensation Claims Reported By Claim Type

2024	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	7	10	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
September	3	15	0	18
<b>Grand Total</b>	<b>31</b>	<b>117</b>	<b>17</b>	<b>165</b>

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

Covid-19 Claims Reported

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
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
August	0	0	0	0
September	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:** October 9, 2024  
**DATE OF MEETING:** October 17, 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>

**September - October 2024**

### RISK CONTROL ACTIVITIES

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

- **September 12:** Attended the OCIFC Claims Committee meeting.
- **September 19:** Attended the OCIFC meeting.

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

- **October 10:** Plan to attend the OCIFC Claims Committee meeting.
- **October 17:** Plan to attend the OCIFC meeting.

### SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - JAM Corrections Bulletin: MPOX Health Alert: Risk Mitigation Strategies – September 16.
- NJCE JIF - Training Announcement – September 25.
- NJCE JIF - JAM SD Message: Fire Prevention Week – October 9.

## 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. (October thru December 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.**

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

DATE	TRAINING TOPIC	TIME
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	NJCE Leadership Skills for Supervisors Workshop - Two Day (Camden)*	9:00 - 3:30 pm w/lunch brk
<del>10/8/24</del>	<del>NJCE: Ethics for NJ Local Government Employees (Middlesex)*</del>	<del>9:00 - 11:00 am</del>
<del>10/8/24</del>	<del>Protecting Children from Abuse In New Jersey Local Government Programs (Middlesex)*</del>	<del>1:00 - 3:00 pm</del>
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	<del>NJCE: The Power of Collaboration (JIF 101) (Camden)*</del>	<del>9:00 - 1:00 pm</del>
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
<del>10/24/24</del> 10/25/24	NJCE Leadership Skills for Supervisors Workshop – Two Days (Atlantic)*	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="#">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="#">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="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 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
12/2/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
12/2/24	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
12/2/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
12/3/24	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
12/3/24	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
12/4/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
12/4/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
12/4/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
12/5/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm



12/5/24	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
12/5/24	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
12/6/24	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
12/6/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
12/6/24	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
12/6/24	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Bergen)</a>	9:00 - 11:00 am
12/9/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
12/9/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
12/9/24	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
12/9/24	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/10/24	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/10/24	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
12/10/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
12/10/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/11/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
12/11/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/12/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
12/12/24	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
12/12/24	<a href="#">Leaf Collection Safety Awareness</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 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.
- 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. 31-24**

**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: October 17, 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 – September 19, 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	Present
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Services	Qual-Lynx <b>Claudia Acosta</b> <b>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	Berry, Sahradnik Kotzas & Benson <b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
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Safety Director	J.A. Montgomery Consulting <b>Mike Brosnan</b>
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Auditor	
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**ALSO PRESENT:**

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

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN MINUTES OF AUGUST 15, 2024**

**MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 15, 2024**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Brosnan reported he was sitting in for Mr. Prince today and had a brief report from the Safety and Accident Review Committee. Mr. Brosnan advised the Committee last met on September 10, 2024 to discuss a variety of safety and training resources. Mr. Brosnan said the next meeting was scheduled for December 10. Mr. Brosnan 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 September 12, 2024.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF SEPTEMBER 12, 2024**

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

Executive Director said we would still need a closed session for another matter.

**EXECUTIVE DIRECTOR REPORT:**

**RFP FOR PROFESSIONAL SERVICES:** Executive Director reported 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. Executive Director advised the Fund Office would issue draft copies of the RFP’s and send to the Commission Attorney for review and approval before they were 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**

Moved: Commissioner Gunther  
Second: Commissioner Fiure  
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 August. 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

**PROPERTY APPRAISER:** Executive Director reported we received responses for the Property Appraiser RFP. However, the Evaluation Committee was going to need a little more time to review the responses. Executive Director said we were going to table this item today and schedule a special meeting to make an award or wait until the next meeting.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director said the NJCE was scheduled to meet again on Thursday, September 26, 2024 at 9:30 a.m. Executive Director advised the NJCE was holding a Special Meeting tomorrow for a closed session item only. Executive Director explained a large claim settled within policy limits, however one of the excess carriers was a reimbursement carrier so we are asking the Commissioners to approve an advance of funds. Executive Director said the carrier would wire us the funds so the advance would only be for a brief period.

**OCIFC FINANCIAL FAST TRACK:** Executive Director referred to a copy of the Financial Fast Track for the month of June which was included in the agenda. Executive Director reported we picked up a little over \$500,000 in surplus and year to date almost \$2.9 million. Executive Director said the deficit was now \$626,068 which is great news.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the June Financial Fast Track for the NJCE was included in the agenda. As of June 30, 2024, the NJCE had a surplus of \$8,877,434. Executive Director said the cash balance was \$23,247,986. Executive Director asked if there were any questions on the Financial Fast Tracks.

**CLAIM TRACKING REPORTS:** Executive Director reviewed the Expected Loss Ratio Analysis Report as of June 30, 2024 with the Commission.

**2025 RENEWAL:** Executive Director reported the 2025 renewal process began early August with a deadline to complete by September 13th. Executive Director advised most of the ancillary coverage applications can be completed via Broker Buddha. Executive Director noted the applications were due on August 30<sup>th</sup> and hoped we were making progress. Executive Director referred to a copy of a memorandum issued by the NJCE Underwriting Manager which provided a brief 2025 renewal overview. Executive Director said the NJCE Underwriting Manager was scheduling a Pre-Renewal Webinar. Ms. Dodd advised the webinar was scheduled for Friday, September 27 at 10:00 a.m.

**2024 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the third assessment payment for 2024 was due on October 15, 2024. Executive Director said the Fund Office e-mailed the Statement of Accounts on August 28, 2024. Executive Director noted 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:** Executive Director reported the 109th annual conference was scheduled for November 19 through November 21 at the Atlantic City Convention Center in Atlantic City. Executive Director noted the MEL JIF holds its annual elected official’s seminar on November 20 and encouraged the commissioners to attend.

**2023 REPORT OF AUDIT:** Executive Director reported the auditor, Bowman and Company, LLP, would present the 2023 Report at our next meeting. In response to Ms. Tarrant’s inquiry, Executive Director advised a draft copy of the audit would be available prior to the Commission Meeting.

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 September Bills List Resolution 27-24, in the amount of \$47,889.95.

**MOTION TO APPROVE RESOLUTION 27-24 SEPTEMBER BILLS LIST**

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

Ms. Tarrant pointed out the Treasurer Reports were also included in the agenda and noted the balances are better than the last two years. Ms. Tarrant said this was also true with the Ocean County Municipal JIF.

**CLAIMS ADMINISTRATOR:** Ms. Gallo said at the last meeting I had announced that we were going through a bill migration and contract audit, which was the result of a lower bill count in June and July. Ms. Gallo advised we are making tremendous progress in the audit which allowed us to reprice the bills that we had pended so we do see a higher bill volume in August.

Ms. Gallo referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Gallo advised for the month of August we processed 220 bills with total charges of \$649,456.63. Ms. Gallo said the bills were reduced to \$241,360 with a savings of \$408,095.69 or 63%. Ms. Gallo noted total fees for those bills were \$41,401 and the network utilization was 93%. Ms. Gallo then referred to the Legacy Cumulative Savings Summary and advised there were 82 bills processed in August with total charges of \$161,860. Ms. Gallo said the bills were reduced to \$39,126.62 with a savings of \$122,734 or 76%. Ms. Gallo advised the total fee amount was \$8,645 and the network utilization was 87%. 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. Ms. Gallo concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Brosnan referred to the Safety Director’s report which was included in the agenda. Mr. Brosnan said the first page of the report included the contact information for the OCIFC Service Team along with the meetings attended and the Safety Bulletins issued. Mr. Brosnan continued to review the report noting the Training Expos and information on the NJCE Leadership Academy was included. Mr. Brosnan said the report also included all the zoom training available through the end of November. Mr. Brosnan concluded his report unless there were any questions.



**RISK MANAGERS REPORT:** Ms. Sander reported she has been monitoring the renewal information and answering questions. Ms. Sander advised she worked with Ms. Dodd reviewing some of the property schedules and she would be in touch with Ms. DePaola shortly to verify some of the items, for example the Recycling Center and some buildings that the operator insures. After a brief discussion it was suggested to pull the contracts to review. Ms. Sander asked if anyone had any questions and concluded her report.

**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

**CLOSED SESSION:** Resolution 30-21, Resolution for Closed Session.

**MOTION FOR EXECUTIVE SESSION**

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

**MOTION TO ADJOURN:**

Moved:	Commission Gunther
Second:	Chair Greitz
Vote:	3 Ayes, 0 Nays

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

Minutes prepared by: Cathy Dodd, Assisting Secretary