

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – November 22, 2024  
1:30 P.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>Lisa Gallo</b> <b>Ralph Spencer</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>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>Glenn Prince</b>
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Auditor	Bowman & Company, LLP
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**ALSO PRESENT:**

Antoinette DePaola, Ocean County  
Brian Rumpf, Esq. Ocean County Board of Health  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCTOBER 17, 2024**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 17, 2024**

Moved: Commissioner Gunther  
Second: Chairman Greitz  
Vote: 2 Ayes, 0 Nayes

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince reported the Committee last met on September 10, 2024 via zoom and the next meeting was scheduled for December 10. Mr. Prince said he would co-ordinate with our chairperson and distribute the agenda and minutes electronically. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee met last week and discussed a number of payment authorization requests. 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 November 14, 2024.

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

Moved: Commissioner Gunther  
Second: Chairman Greitz  
Roll Call Vote 3 Ayes, 0 Nayes

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his reported started on page 2 of the agenda.

**PROPERTY APPRAISER:** Executive Director reported the appointment of a Property Appraiser for the second phase of the appraiser project was discussed and tabled at our last meeting and the County would discuss internally. *(It was noted that Mr. Fiure now joined the meeting.)* Ms. Benson advised if there was a question about the RFP solicitation or interpretation, then it would be best if you rejected all of them and go back out. A discussion took place on the three responses that were received. It was noted a fourth response was received, however that response was received after the due date. Ms. Benson said there was an issue as the pricing was included with the qualification portion so there was no way for a reviewer to score the response. The incumbents, who did the first phase of the project were approximately \$87,000 each and the third response was in the range of \$7,500. Executive Director advised the NJCE would reimburse for \$20,000 and there were no funds set aside in the OCIFC 2024 budget for this expense. The Commissioners had a concern if the appraisals were done in person, online or remotely. Executive Director advised a buffer was built into the 2025 renewal, so timing was not a factor right now. After the discussion

it was agreed the responses would be rejected and Ms. Dodd would work with the county on a scope of services.

**MOTION TO REJECT ALL OF THE RESPONSES AND RE-SOLICIT**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for October. Executive Director said there were (6) six certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

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

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE met on October 24, 2024 and a summary report was included in the agenda. Executive Director advised the NJCE also met on November 15, 2024 and introduced a 2025 Budget in the amount of \$44,647,620 which represented an increase of \$2,840,720 or 6.79% over the 2024 Assessed Budget. Executive Director said we were trending in the right direction and the market was stabilizing; however Executive Director said the only area of concern was a liability claim involving a bus that settled for \$28 million which has caught the eye of the underwriters. Executive Director reported the NJCE would meet again on January 7, 2025 at 1:00 p.m. for the Public Hearing and adoption of the 2025 Budget. Executive Director noted the 2025 assessments were still under development and the Sub-Committee would review at their next meeting.

The Finance Sub-Committee reviewed the available surplus and recommended the Fund not release a dividend at this time. Sub-Committee agreed to determine the feasibility of a Surplus Premium Offset in lieu of a dividend, which will be reviewed at their next meeting.

**OCIFC 2025 BUDGET** – Executive Director advised the OCIFC Budget would be introduced at our next meeting on December 19, 2024. Executive Director noted we would schedule a pre-budget meeting with the Chair and Treasurer.

**OCIFC FINANCIAL FAST TRACK:** Executive Director reported the financials continue to improve and reviewed the August Financial Fast Track which was included in the agenda. Executive Director noted the deficit was down to \$134,296 and a year ago was around \$3.5 million so a lot of progress was made this year.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the August Financial Fast Track for the NJCE was included in the agenda. As of August 31, 2024, the NJCE had a surplus of \$9,080,642. Executive Director said the cash balance was \$36,766,271. 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 August 31, 2024 with the Commission.

**PROFESSIONAL SERVICES:** Executive Director reported the Fund Office issued and advertised RFQ's for professional services for Fund Year 2025. Executive Director advised the positions included Actuary, Auditor, Commission Attorney, Treasurer, Risk Manager Consultant and Special Conflict Litigation Counsel. Executive Director noted the responses were due back on November 13. Executive Director said there were (2) two responses for the auditor position and a few new attorneys for the defense panel. Executive Director said the responses would be sent to the Commissioners for review and recommendations would be made at the December meeting. Executive Director referred to a copy of the response opening which was included in the agenda.

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 November Bills List Resolution 31-24, in the amount of \$62,331.78.

**MOTION TO APPROVE RESOLUTION 31-24 NOVEMBER BILLS LIST**

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

Ms. Tarrant reported the balance of \$28,895,040.18 was strictly for the Commission Account and was definitely running a higher balance than last year.

**CLAIMS ADMINISTRATOR:**

Ms. Gallo said it was really nice to be here in person today and meet everyone. Ms. Gallo then referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Gallo advised for the month of October we processed 198 bills with total charges of \$457,103.34. Ms. Gallo said the bills were reduced to \$152,555.84 with a savings of \$304,547.50 or 67%. Ms. Gallo noted total fees for those bills were \$3,980.59 and the network utilization was 92%. Ms. Gallo then referred to the Legacy Cumulative Savings Summary and advised there were 38 bills processed in October with total charges of \$89,555.91. Ms. Gallo said the bills were reduced to \$12,193.82 with a savings of \$77,362.09 or 51%. Ms. Gallo advised the total fee amount was \$3,200.12 and the network utilization was 869%. 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. Prince referred to the Safety Director's report for October and December which was included in the agenda. Mr. Prince said we included a variety of Safety Director's Bulletin that were distributed. Mr. Prince advised we also included some information on the Leadership Academy and noted open enrollment started on December 1 through December 22 with a start date of January 1, 2025. Mr. Prince reported there was a dedicated page on the NJCE website for review for the mandatory topics and electives. Mr. Prince said any question should be directed to his office. Mr. Prince advised all of the training opportunities for November, December and January were also included in the agenda and posted to the NJCE website. Mr.

Prince said if anyone had any questions, they could be directed to himself or the Safety Director's office. Mr. Prince spoke about the 2025 Expos and noted the schedule was not finalized yet as they were still waiting for confirmation from some of the venues. Mr. Prince said the Expos were a wonderful opportunity for employees to get in person training, especially when you were talking about work zone, safety, flag, or work zone excavation and some of the other topics that PEOSH has on their radar. Mr. Prince concluded his report unless there were any questions.

**RISK MANAGERS REPORT:** Executive Director said he was just at the Toms River Office and spoke to Ms. Sander regarding the shooting range and thought we were all good and how we want to manage. Mr. Fiure advised right now the policy of the county, regardless of insurance was only active-duty law enforcement, so he did not think we are looking for extended insurance coverage for retirees or guests at this time. Mr. Fiure said he was going to talk to the Commissioners about doing a letter to every mayor and administrator, and police chiefs that if they are sending people who were not authorized under a contract it is a violation of the contract and may result in them being prohibited from the shooting range. Mr. Fiure said they were not looking to change insurance at this time. In response to Ms. Mack's inquiry, Mr. Fiure said if they had any language, they could use would be helpful. Executive Director suggested using some of the wording in Ms. Sander's recent e-mails. Ms. Mack said that concluded her report unless anyone had any questions.

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

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Mr. Fiure said he had a question, not about a specific claim, but a general question regarding the claims he reviews. It was recommended we conduct a closed session. Resolution 32-24, Resolution for Closed Session.

**MOTION FOR EXECUTIVE SESSION**

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

Mr. Greitz said the next meeting was scheduled for Thursday, December 19, 2024 at 10:00 a.m.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 2:00 P.M.**

Minutes prepared by: Cathy Dodd, Assisting Secretary