

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, MARCH 20, 2025  
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: March 20, 2025**  
**10:00 A.M.**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: February 20, 2025 Open Minutes.....Appendix I**
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **COMMITTEE REPORTS**
  - ☐ **Safety and Accident Review Committee: .....Verbal**
  - ☐ **Claims Committee: .....Verbal**
  
  - ☐ **Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of March 13, 2025 (*Roll call Vote*)**
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 2-22
  
- ☐ **TREASURER – Julie Tarrant**  
Resolution 22-25, March Bills List – *Motion (Roll Call Vote)*..... Page 23  
Treasurer Monthly reports.....Pages 24-25
  
- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 26-29**
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report.....Pages 30-37
  
- ☐ **RISK MANAGERS REPORT – Conner Strong & Buckelew**  
Monthly Report..... Verbal
  
- ☐ **ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.**  
Monthly Report ..... Verbal
  
- ☐ **OLD BUSINESS: OCIFC Presentation**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
  - . *Motion to open the meeting to the public*
  - . *Motion to close the meeting to the public*
  
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**  
Resolution 23-25 Closed Session (if needed) .....Page 38
  
- ☐ **Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: April 17, 2025, 10:00 a.m.**

## OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: March 20, 2025

Memo to: Commissioners of the Ocean County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Revised 2025 Plan of Risk Management (Appendix II)** – A Revised Plan of Risk Management is attached in Appendix II of the agenda. The Plan was revised to include the Board of Health for Pollution Liability coverage. The original Plan of Risk Management stated the Board of Health was not included.

- ☐ **Motion to approve Resolution No. 18-25, Revised Plan of Risk Management**

- ☐ **Appointment of Third-Party Administration Services (Page 4)** – Resolution No. 16-23 was adopted on January 19, 2023 appointing Scibal Associates, Inc. dba as Qual-Lynx for the period of January 1, 2023 to December 31, 2025. Included in the agenda on page 4 is Resolution 19-25, Appointing Third Party Administration. This resolution clarifies the annual fee for Fund Year 2025. The resolution was reviewed by the Commission Attorney.

- ☐ **Motion to approve Resolution No. 19-25, Appointing Third Party Administration Services**

- ☐ **Online Driving Training Courses** – During the recent Safety Committee Meeting we received a request for 250 usages of the online National Safety Counsel Defensive Driver Course. The pricing is \$6,200 for 250 usages. We are asking the Commissioners to consider approving this as a Commission expense. The expense would be allocated to the miscellaneous and contingency expense line of the budget.

- ☐ **Motion to approve the Online Defensive Driver Training Course for 250 usages for a cost of \$6,200**

- ☐ **Certificate of Insurance Issuance Report (Page 5)** – Included in the agenda on page 5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. There were (2) two certificates of insurance issued during the month of February.

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

- ☐ **2025 Property Claims Administrator Transition** - Effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration. Below is the e-mail address to submit claims.

[claims@vanguardclaims.com](mailto:claims@vanguardclaims.com).

- ❑ **Revised Claims Committee Charter (Pages 6-10)** – Included in the agenda on pages 6-9 is a copy of the Revised Claims Committee Charter. The Charter adds Vanguard Claims Administration and Kerin Drumheiser under the Fund Professionals section. Attached on page 10 is Resolution 21-25, Authorizing the Adoption of the Revised Claims Committee Charter.

**❑ Motion to Authorize the Adoption of the Revised Claims Committee Charter, Resolution 21-25**

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 11-15)** - The NJCE held the Reorganization Meeting on February 27, 2025. Included in the agenda on pages 11-15 is a summary report of the meeting. The NJCE is scheduled to meet virtually on Thursday, April 24, 2025 at 9:30 a.m.
- ❑ **2025 Renewal Overview Webinar (Appendix III)** - The NJCE Underwriting Manager held a webinar on Monday, February 24 at 10 a.m. It was well attended with 40 participants. The renewal presentation is included in Appendix III and a recording of the webinar will be posted to njce.org. For any questions, please contact the Fund office.
- ❑ **OCIFC Financial Fast Track (Page 16)** – Included in the agenda on page 16 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2024** there is a surplus of **\$1,252,155**. Line 11 of the report, “Investment in Joint Venture” is the Ocean County Insurance Fund Commission’s share of equity in the NJCE. OCIFC’s equity in the NJCE as of **December 31, 2024** is **\$587,521**. The total cash amount is **\$28,609,931**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 17-19)** – Included in the agenda on pages 17-19 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2024** the NJCE has a surplus of \$10,922,231. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$34,304,464.
- ❑ **Claims Tracking Reports (Pages 20-21)** – The claims tracking reports are on pages 20-21 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of December 31, 2024 with the Commission.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar (Page 22)** - As a reminder the 15<sup>th</sup> Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 25 and Friday, May 2, 9:00 AM to 12:00 PM. The link to register was e-mailed on February 26. Included on page 22 is more information on the seminar. If anyone needs the link or needs assistance in registering, they should contact the Fund Office.
- ❑ **Discussion Items** – We would like to have a discussion on two topics we received from the Division of Insurance & Risk Management Department at the County.

- ✚ Insurance requirements from volunteer first aid squads sending their volunteers for training to the Ocean County Fire & First Aid Academy
- ✚ Which employees should be bonded?

**RESOLUTION NO. 19-25**

**OCEAN COUNTY INSURANCE FUND COMMISSION  
APPOINTING THIRD PARTY ADMINISTRATION SERVICES**

**WHEREAS**, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “OCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

**WHEREAS**, the Commissioners of said Commission awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. seq.: and

**WHEREAS**, the Ocean County Insurance Fund Commission had previously advertised and published an RFQ for the position of Third-Party Administration Services and the Commissioners duly reviewed and considered all responses to said RFQ; and

**WHEREAS**, the Commissioners of the OCIFC made an appointment award for the period of January 1, 2023 and continuing through and until December 31, 2025 for services through Resolution No. 16-23 adopted on January 19, 2023 to Scibal Associates, Inc. dba as Qual-Lynx and

**BE IT RESOLVED** the annual fee for the 2025 calendar year is \$309,710. The fee is increased by the percentage of increase determined for purposes of determining Social Security increases for that calendar year. The amount will be appropriated to the Claims Adjustment Line of the 2025 Budget.

**ADOPTED** by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 20, 2025.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**MICHAEL J. FIURE, VICE CHAIRPERSON**

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

From 2/1/2025 To 3/1/2025

<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 - Ocean County Board of  I - County of Ocean, Ocean County Board of	Commissioners PO Box 2191 Toms River, NJ 08753	Company C Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #21442703; Policy Limits: \$2,000,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. Incidental Medical Malpractice is included in the General Liability.	2/25/2025  #5100144	GL AU EX WC OTH
H - State of New Jersey  I - County of Ocean	401 East State Street Trenton, NJ 08625	RE: WM20-015: Cattus Island County Park Living Shoreline Restoration Project The NJDEP 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 WM20-015: Cattus Island County Park Living Shoreline Restoration Project.	2/28/2025  #5113788	GL AU EX WC OTH
<b>Total # of Holders: 2</b>				

# OCEAN COUNTY INSURANCE FUND COMMISSION

## CLAIMS COMMITTEE CHARTER

**The Claims Committee will conduct meetings on the following schedule:**

Claims Committee Meetings will be held on the second Thursday of the month at 2 pm. Meetings will be arranged by the Executive Director's office and will be held in person and/or by video or telephone conference call.

### CLAIMS COMMITTEE ASSIGNMENTS

#### Committee Members

##### Name

Robert Greitz  
Antoinette DePaola, Esq.  
Mary Jane Bavais

Brian Wilkie, Esq.  
Meredith Sheehan  
Mike Senyk  
Jennifer Doderer  
William Demand  
Brian Rumpf  
Alyssa Fiore (Alternate)

##### Affiliation

Ocean County, Director of Employee Relations  
Ocean County, Safety and Risk Coordinator  
Ocean County, Department of Parks and Recreation  
Ocean County Board of Social Services  
Ocean County Board of Social Services  
Ocean County Mosquito Commission  
Ocean County Library Commission  
Ocean County Utilities Authority  
Ocean County Board of Health  
Ocean County Board of Health

#### Fund Professionals

Joseph Hrubash  
Cathy Dodd  
Robyn Walcoff, Esq.  
Jennifer Conicella  
**Kerin Drumheiser**  
Glenn Prince  
TPA  
TPA  
**TPA**  
Mary Anne Sander  
Fund Attorney

PERMA Risk Management Services  
PERMA Risk Management Services  
PERMA Risk Management Services  
PERMA Risk Management Services  
**PERMA Risk Management Services**  
J.A. Montgomery Risk Consulting  
Qual-Lynx  
Qual-Lynx  
**Vanguard Claims Administration, LLC**  
Conner Strong & Buckelew  
Berry, Sahradnik, Kotzas & Benson, PC

## **OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER**

The Ocean County Insurance Fund Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

### **Composition**

The Claims Committee shall be comprised of at least three members who shall be members of the Ocean County Insurance Fund Commission, including one Ocean County Insurance Fund Commissioner. Each representative shall have one vote. As additional members join the Ocean County Insurance Fund Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be the Fund Attorney and other representatives from the Insurance Commission's Fund professionals (Qual-Lynx, J.A. Montgomery, PERMA, Conner Strong & Buckelew).

### **Authority and Responsibility**

1. The Claims Committee shall review and recommend for approval or denial all payment and settlement authority requests which are subject to payment that exceed **\$10,000** for Automobile, Property, General Liability Claims, Workers' Compensation and Employment Practices and Public Officials Liability claims, inclusive of legal fees, expenses, and such other items to be charged to the Ocean County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, and any requests for lien compromises.
2. The TPA has discretion up to \$5,000 to waive subrogation if file is properly documented with the efforts.
3. Requests for subrogation waiver valued over \$5,000 to \$15,000, TPA will e-mail Commission Attorney, Executive Director, and Chair for authority waiver/compromise.
4. Requests for subrogation waiver excess of \$15,000 should be submitted to the Claims Committee for approval through a PAR.
5. The Claims Committee shall develop and recommend claims cost containment programs.



# OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER

## Claims Committee Bylaws

The Claims Committee of the Ocean County Insurance Fund Commission was established in April 2021 where the Ocean County Insurance Fund Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Ocean County Insurance Fund Commission.

The Ocean County Insurance Fund Commission passed Resolution 33-21 effective January 1, 2022 accepting the transfer of the Ocean County Legacy Claims. This Claims Committee will review and recommend payment on any and all open claims prior to April 1, 2021 on behalf of Ocean County per the operational guidelines set forth in this Charter.

## Meetings

The Claims Committee shall meet monthly via Zoom on the second Thursday of the month at 10am. (Additional meetings can be scheduled as necessary, determined in consultation with the claims committee chair).

## Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Commission Attorney's office, the CEL Safety Director's office and a representative from the Third Party Administrator's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to attend.

## Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Ocean County Insurance Fund Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all **payment authority and /or settlement authority requests** that exceed **\$10,000** for Automobile, Property, General Liability, Worker's Compensation and Employment Practices / Public Officials Liability claims, inclusive of legal fees, expenses, and such other items to be charged to the Ocean County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority or settlement authority is needed beyond an amount previously approved, and any requests for lien compromises.

## **OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER**

With the advance approval of the Insurance Fund Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Fund Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

3. The TPA has discretion up to \$5,000 to waive subrogation if file is properly documented with the efforts.
4. Requests for subrogation waiver valued over \$5,000 to \$15,000, TPA will e-mail Commission Attorney, Executive Director, and Chair for authority waiver/compromise.
5. Requests for subrogation waiver excess of \$15,000 should be submitted to the Claims Committee for approval through a PAR.
6. Recommend to Commissioners of the Ocean County Insurance Fund Commission any appropriate changes or extensions in the duties of the Committee.
7. Report regularly to the Commissioners of the Ocean County Insurance Fund Commission on the discharge of these responsibilities.

Revised 3-20-25

**RESOLUTION NO. 21-25**

**AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER**

**WHEREAS**, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “Commission”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Commission has deemed it necessary and appropriate to form advisory committees as permitted by the duly adopted Commission Rules and Regulations; and

**WHEREAS**, the Commission established a “Claims Committee”, comprised of representatives from Ocean County agencies and authorities through Resolution 14-21; and

**WHEREAS**, there is a need to revise Resolution 14-21 adopted on April 15, 2021, Resolution 26-21 adopted on October 29, 2021, Resolution 18-22 adopted on January 20, 2022., and Resolution 25-24 adopted on August 15, 2024.

**NOW THEREFORE BE IT RESOLVED** by the Ocean County Insurance Fund Commission that the revised Claims Committee Charter includes the addition of the Property TPA, Vanguard Claims Administration, LLC and Kerin Drumheiser of PERMA Risk Management Services

**BE IT FURTHER RESOLVED** that the members of the Claims Committee shall serve pursuant to the Rules and Regulations of the Ocean County Insurance Fund Commission, Article III, Organization, Advisory Committees and the Claims Committee Charter.

**ADOPTED** by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 20, 2025.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**MICHAEL J. FIURE, VICE CHAIRPERSON**



## 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:** February 27, 2025

**Memo to:** Commissioners  
Ocean County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** NJCE JIF January Report

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**2025 CUIR Representative:** Commissioner Kevin Smaniotto joined the NJCE JIF Board as Cumberland County's representative as of 1/1/25,

**2025 Property Claims Administrator Transition:** Effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services.

**2025 Change to Excess Cyber & Excess Liability Carriers:** At the January 7, 2025 special meeting, the Board of Fund Commissioners accepted the following coverage and carrier recommendations of the Finance Sub Committee effective January 1, 2025:

Excess Cyber – coverage moved from Great American to Cowbell for a premium savings and broader coverage.

Excess Liability – coverage structure changed to a layered approach; Safety National will provide the \$5m x \$2m layer for \$2.8 million replacing Munich Re and Munich Re to reduce its participation and will provide a \$5m x \$7m layer for \$1.2 million for a total premium of \$4 million. The third layer is restructured to a \$10m x \$12m layer.

In addition, the Board authorized the Underwriting Manager to bind coverage of the 2025 renewal program and adopted the Extraordinary Unspecifiable Services (EUS) resolution authorizing the purchase of insurances.

**2025 Reorganization:** The NJCE conducted its 2025 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

**Certifying Election of Chair, Secretary and Executive Committee:** As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. This body historically meets as a Board of Fund Commissioners.

Elections for Chair and Secretary were conducted, and the Board is organized as follows:

**2025 Chair, Secretary and Board of Fund Commissioners**

Ross Angilella, <b>Chair</b>	Camden County Insurance Commission
Timothy Sheehan, <b>Secretary</b>	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kevin Smaniotto	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari	Union County Insurance Commission
Teri O'Connor	Monmouth County

The Board of Fund Commissioners then reorganized for Fund year 2025 and adopted the resolutions noted below.

**Resolution 5-25**, Certifying the Election of Chairman & Secretary

**Resolution 6-25**, Appointing PERMA as Agent for the Fund for Process of Service

**Resolution 7-25**, Designating Custodian of Fund Records

**Resolution 8-25**, Designating Official Newspapers for the Fund

**Resolution 9-25**, Fixing 2025 & 2026 Reorganization Meeting Dates.

The Board of Fund Commissioners adopted the following meeting dates for 2025 and 2026 Reorganization to be held at 9:30AM virtually unless otherwise noted: April 24, 2025, June 13, 2025, September 25, 2025, October 23, 2025, November 21, 2025 and February 26, 2026 – *2026 Reorganization*.

**Resolution 10-25**, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

**Resolution 11-25**, Designating Signatures for Fund Bank Accounts

**Resolution 12-25**, Indemnifying NJCE Officials/Employees

**Resolution 13-25**, Fund Treasurer to Process Contracted Payments/Expenses

**Resolution 14-25**, Appointing Fund Treasurer

**Resolution 15-25**, Appointing Fund Attorney

**Resolution 16-25**, Appointing Qualified Purchasing Agent

**Resolution 17-25**, 2025 Risk Management Plan – Coverage changes from the expiring year were confirmed by the Underwriting Manager.

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

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action. In addition, two additional claims were discussed in closed session.

**Professional Contracts/Services/Competitive Contracts:** Request for Proposals (RFP) for the positions of the Executive Director, Safety Director, Underwriting Manager and Property Claims Administrator were issued November 27<sup>th</sup> and responses were due back January 8<sup>th</sup>. Fund Attorney and Qualified Purchasing Agent received one (1) response each for Executive Director and Underwriting Manager, four (4) qualified responses for Property Claims Administrator and two (2) responses for Loss Control/Safety Director.

The Finance Sub Committee met on January 21<sup>st</sup> and January 22<sup>nd</sup> to conduct interviews of the Property Claims Administrator and discuss the Loss Control/Safety Director responses. Following the interviews, a special meeting of the NJCE JIF was held on January 31<sup>st</sup> and the Board adopted a resolution authorizing

award of contract to Vanguard Claims Administration Services effective February 1, 2025. Fund Attorney provided a summary report of the remaining contracts and noted the Loss Control/Safety Director responses were reviewed and scored by the evaluation committee members.

The Board of Fund Commissioners adopted a resolution awarding the following contracts, pursuant to a publicly advertised RFP, by and between the Fund for a contract term of February 27, 2025 through December 31, 2027: Executive Director/Administrator to PERMA Risk Management Services, Underwriting Manager to Conner Strong & Buckelew Companies and Safety Director to J.A. Montgomery Risk Control Services.

The following services are procured and authorized for a one-year term:

- Auditor and Litigation Manager will expire on or about April 30, 2025.
- Payroll Auditor and Actuary will expire on or about June 30, 2025.
- Cyber Security Consulting Services will expire April 30, 2025. *The services provided to date will be reviewed to see if additional services are required.*

Prior to expiration the Fund office will take appropriate procurement action to secure the respective services for results to be prepared for the Board to review and to act.

**Membership Chart:** Submitted for information was the 2025 NJCE JIF membership chart updated to reflect Cumberland County Improvement Authority's departure from Cumberland Insurance Commission to New Jersey Utilities Authority Joint Insurance Fund.

**Origami:** In June 2018, the Board authorized the Executive Director's to contract directly with Origami to provide NJCE members with an online underwriting and claims database and the last contract renewal was completed in March 2022. Origami contract is expiring in March 2025, and PERMA has completed the three-year contract renewal with Origami.

#### **NJCE Committee:**

**Safety Committee:** The Safety Committee was formed at the NJCE level to compliment the members' safety committees. The Committee is scheduled to meet in 2025 as follows: *Monday, March 10<sup>th</sup>, Monday June 16<sup>th</sup>, Monday September 15<sup>th</sup> and Monday December 8<sup>th</sup> via Zoom at 10am.*

#### **Claims Update:**

**2025 NJCE Claims Reporting Requirements:** PERMA Claims is finalizing the 2025 claims reporting requirements to distribute to Third-Party Administrators via email.

**2025 NJCE Best Practices Workshop:** The NJCE Best Practices Workshop will return in Fall 2025 and the Fund office is requesting volunteers to serve on the Planning Committee to help plan an engaging event with relevant topics for County Commissioners and risk management professionals. Proposed topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. Proposed dates include Monday, October 20, 2025, Wednesday, October 29, 2025 or Thursday, October 30, 2025; time and location to be determined. Interested volunteers should contact Robyn Walcoff at [rwalcoff@permainc.com](mailto:rwalcoff@permainc.com).

**Tracking Reports:** Submitted for information was the Financial Fast Track as of December 31, 2024, which reflected a statutory surplus of \$10.9 million. Also submitted was the Expected Loss Ratio as of November 30, 2024.

**2025 MEL, MRHIF & NJCE Educational Seminar:** The 15<sup>th</sup> Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 25<sup>th</sup> and May 2<sup>nd</sup>, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. On April 25<sup>th</sup>, the keynote speaker is the Honorable Michael Chertoff, Former Secretary of Homeland Security.

**MEL JIF A-2145 Position Paper:** Submitted for information was a copy of the New Jersey League of Municipalities and Municipal Excess Liability JIF position paper on A-2145 opposing the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions.

**NJAC Legislative Committee:** The Fund office received notice that NJAC has a Legislative Committee that is only open to NJAC board members and all county officials. The Fund Office is seeking Commissioners who are currently on the Legislative Committee or interested in serving to act as an unofficial liaison between the Committee and the Fund to communicate and collaborate on important legislation affecting the New Jersey Counties.

**2025 New Jersey Association of Counties Conference:** The 74<sup>th</sup> Annual Conference is scheduled from May 7<sup>th</sup> to May 9<sup>th</sup> at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference. In addition, J.A. Montgomery submitted a workshop proposal on *Artificial Intelligence and Risk Considerations for Local Government*; if selected, the Fund office will distribute additional details on the workshop.

**2025 Financial Disclosures:** Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

**Closed Session – Property Payment Authority Request (PAR):** Closed Session was needed to discuss and review two property PARs greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved the PAR for claim #2024315588 for an additional \$3 million (total \$6.25 million) to be reimbursed by the excess carrier as discussed and also approved the PAR for claim #2024330567 in the amount of \$525,000.

### **Underwriting Manager Report**

**2025 Renewal Overview Webinar:** The NJCE Underwriting Manager held a webinar on Monday, February 24<sup>th</sup> and it was well attended with 40 participants. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org. In addition, information was submitted on ERiskHub, a free resource available to all NJCE members that provides tools and resources to assess exposure to cyber threats, develop response plans, educate, and most importantly minimize the impact of a data breach.

### **Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from December 2024 – February 2025, bulletins that were distributed and training sessions through April 2025.

**2025 Safety Grant Program:** In 2024, the excess carrier contributed \$60,000 and the Board of Fund Commissioners authorized a supplement in the amount of \$30,000 and then authorized an additional “one-time” supplement of \$46,933 for a total Safety Grant of \$136,933. J.A. Montgomery provided a recap on the 2024 successes of the grant and reported the 2025 grant program will have contributions from Safety

National and Munich RE in the amounts of \$75,000 and \$15,000 respectively, for a total grant amount of \$90,000.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of January 2025.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Thursday April 24, 2025 at 9:30AM virtually.



OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2024			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,236,125	14,833,504	33,565,914	48,399,418	
2.	CLAIM EXPENSES					
	Paid Claims	216,572	3,648,627	8,418,632	12,067,258	
	Case Reserves	67,549	572,914	10,516,218	11,089,133	
	IBNR	813,420	2,748,121	12,231,167	14,979,288	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	20,361	(335,643)	(2,273,127)	(2,608,769)	
	TOTAL CLAIMS	1,117,902	6,634,019	28,892,890	35,526,910	
3.	EXPENSES					
	Excess Premiums	347,037	4,164,429	8,305,537	12,469,966	
	Administrative	38,420	590,405	1,282,092	1,872,497	
	TOTAL EXPENSES	385,456	4,754,834	9,587,629	14,342,463	
4.	UNDERWRITING PROFIT (1-2-3)	(267,233)	3,444,651	(4,914,605)	(1,469,955)	
5.	INVESTMENT INCOME	111,343	1,290,859	843,730	2,134,589	
6.	PROFIT (4 + 5)	(155,891)	4,735,510	(4,070,875)	664,634	
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	123,483	29,095	558,426	587,521	
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(32,408)	4,764,605	(3,512,449)	1,252,155	
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy Account	17,362	262,994	151,022	414,016	
	2021	(31,923)	319,041	(4,019,189)	(3,700,148)	
	2022	(306,643)	285,851	(1,065,929)	(780,078)	
	2023	67,063	1,988,256	1,421,644	3,409,900	
	2024	221,733	1,908,463		1,908,463	
TOTAL SURPLUS (DEFICITS)		(32,408)	4,764,605	(3,512,452)	1,252,153	
TOTAL CASH					28,609,931	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2021						
	Paid Claims	63,590	980,807	4,164,256	5,145,063	
	Case Reserves	(104,474)	(733,389)	4,703,123	3,969,734	
	IBNR	16,237	(661,418)	2,709,553	2,048,135	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	54,947	142,455	(752,636)	(610,181)	
TOTAL FY 2021 CLAIMS		30,300	(271,545)	10,824,296	10,552,751	
FUND YEAR 2022						
	Paid Claims	68,404	1,320,564	3,274,944	4,595,508	
	Case Reserves	191,230	(69,753)	4,214,696	4,144,943	
	IBNR	48,047	(1,347,590)	3,433,045	2,085,455	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	11,376	153,720	(752,247)	(598,527)	
TOTAL FY 2022 CLAIMS		319,058	56,941	10,170,438	10,227,379	
FUND YEAR 2023						
	Paid Claims	24,292	605,765	979,431	1,585,196	
	Case Reserves	(1,702)	58,552	1,598,400	1,656,952	
	IBNR	(14,101)	(2,559,309)	6,088,569	3,529,260	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	3,578	250,547	(768,243)	(517,696)	
TOTAL FY 2023 CLAIMS		12,066	(1,644,445)	7,898,157	6,253,712	
FUND YEAR 2024						
	Paid Claims	60,287	741,491		741,491	
	Case Reserves	(17,505)	1,317,503		1,317,503	
	IBNR	763,238	7,316,438		7,316,438	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(49,541)	(882,365)		(882,365)	
TOTAL FY 2024 CLAIMS		756,479	8,493,068	0	8,493,068	
COMBINED TOTAL CLAIMS		1,117,902	6,634,019	28,892,891	35,526,910	
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	December 31, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,492,751	41,913,015	284,494,510	326,407,524
2.	CLAIM EXPENSES				
	Paid Claims	119,928	8,079,626	17,153,869	25,233,496
	Case Reserves	(594,049)	157,562	15,710,957	15,868,519
	IBNR	(52,002)	926,068	16,261,220	17,187,288
	Discounted Claim Value	474,723	(83,227)	(4,212,682)	(4,295,909)
	Excess Recoveries	(322,710)	(776,590)	(1,930,205)	(2,706,795)
	TOTAL CLAIMS	(374,109)	8,303,440	42,983,159	51,286,599
3.	EXPENSES				
	Excess Premiums	2,410,357	32,105,009	205,538,373	237,643,382
	Administrative	138,649	2,382,196	20,746,720	23,128,916
	TOTAL EXPENSES	2,549,006	34,487,205	226,285,093	260,772,298
4.	UNDERWRITING PROFIT (1-2-3)	1,317,854	(877,631)	15,226,258	14,348,627
5.	INVESTMENT INCOME	112,812	1,122,036	2,159,119	3,281,155
6.	PROFIT (4+5)	1,430,667	244,405	17,385,377	17,629,782
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	1,430,667	244,405	10,677,826	10,922,231
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	485	4,277	66,109	70,386
	2011	9,606	(87,454)	478,587	391,132
	2012	(2,565)	(5,473)	491,515	486,042
	2013	(9,798)	19,218	1,098,961	1,118,179
	2014	243,690	299,767	1,623,920	1,923,686
	2015	11,376	(91,041)	1,404,062	1,313,021
	2016	(17,002)	(178,039)	1,686,719	1,508,680
	2017	(4,947)	(151,383)	2,714,322	2,562,938
	2018	23,425	128,097	2,317,319	2,445,415
	2019	1,372	82,502	1,991,211	2,073,713
	2020	(46,929)	209,458	(41,975)	167,484
	2021	(41,327)	(384,689)	(288,075)	(672,764)
	2022	(188,951)	(159,971)	1,403,700	1,243,729
	2023	462,771	(194,169)	(4,268,549)	(4,462,718)
	2024	989,460	753,307		753,307
TOTAL SURPLUS (DEFICITS)		1,430,667	244,405	10,677,825	10,922,230
TOTAL CASH					34,304,464

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	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
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	17,875	720,144	738,019
	Case Reserves	0	88,617	16,412	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	(8,390)	(8,142)	(2,480)	(10,622)
TOTAL FY 2011 CLAIMS		(8,390)	98,350	737,076	835,426
FUND YEAR 2012					
	Paid Claims	3,429	187,642	1,598,341	1,785,983
	Case Reserves	(3,429)	(187,642)	300,079	112,437
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	4,998	28,918	(40,489)	(11,571)
TOTAL FY 2012 CLAIMS		4,998	28,918	1,861,611	1,890,528
FUND YEAR 2013					
	Paid Claims	0	33,438	1,120,027	1,153,465
	Case Reserves	0	(31,098)	465,996	434,898
	IBNR	(0)	(2,339)	19,679	17,340
	Discounted Claim Value	14,266	19,874	(67,176)	(47,302)
TOTAL FY 2013 CLAIMS		14,266	19,874	1,538,527	1,558,401
FUND YEAR 2014					
	Paid Claims	0	44,446	820,087	864,533
	Case Reserves	0	(345,935)	428,510	82,575
	IBNR	(250,000)	0	21,077	21,077
	Discounted Claim Value	12,093	53,381	(64,534)	(11,153)
TOTAL FY 2014 CLAIMS		(237,907)	(248,109)	1,205,140	957,031
FUND YEAR 2015					
	Paid Claims	1,207	303,478	2,170,225	2,473,703
	Case Reserves	(3,132)	(152,501)	750,401	597,900
	IBNR	(26,436)	(26,434)	76,409	49,975
	Discounted Claim Value	21,922	13,730	(87,264)	(73,534)
TOTAL FY 2015 CLAIMS		(6,439)	138,274	2,909,770	3,048,044
FUND YEAR 2016					
	Paid Claims	3,484	51,687	1,340,882	1,392,569
	Case Reserves	(984)	200,713	925,034	1,125,747
	IBNR	(1,209)	(1,341)	40,838	39,497
	Discounted Claim Value	23,097	(6,886)	(103,043)	(109,929)
TOTAL FY 2016 CLAIMS		24,388	244,173	2,203,711	2,447,884
FUND YEAR 2017					
	Paid Claims	389	271,649	1,313,614	1,585,263
	Case Reserves	(389)	(21,650)	627,562	605,912
	IBNR	(16,515)	(33,365)	76,572	43,208
	Discounted Claim Value	12,725	19,731	(73,852)	(54,120)
TOTAL FY 2017 CLAIMS		(3,790)	236,365	1,943,897	2,180,262

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2024					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2018</b>					
	Paid Claims	388	372,980	1,247,927	1,620,907
	Case Reserves	(388)	(309,921)	750,478	440,557
	IBNR	(27,650)	(147,764)	375,153	227,389
	Discounted Claim Value	15,057	52,846	(116,810)	(63,964)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(12,593)</b>	<b>(31,858)</b>	<b>2,256,747</b>	<b>2,224,889</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	5,495	148,673	1,224,373	1,373,046
	Case Reserves	(5,695)	156,824	1,093,759	1,250,583
	IBNR	(10,055)	(354,965)	551,533	196,568
	Discounted Claim Value	19,051	56,605	(176,738)	(120,133)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>8,797</b>	<b>7,137</b>	<b>2,692,927</b>	<b>2,700,064</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	0	251,888	1,126,067	1,377,955
	Case Reserves	(12,290)	889,438	3,919,181	4,808,620
	IBNR	328,567	(513,301)	1,974,978	1,461,677
	Discounted Claim Value	67,082	52,608	(889,320)	(836,712)
	Excess Recoveries	(322,710)	(776,590)	(1,930,205)	(2,706,795)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>60,648</b>	<b>(95,955)</b>	<b>4,200,701</b>	<b>4,104,746</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	6,121	1,213,415	2,119,936	3,333,352
	Case Reserves	(256,121)	(12,945)	2,159,327	2,146,382
	IBNR	132,992	(933,978)	2,041,187	1,107,209
	Discounted Claim Value	169,140	227,256	(652,413)	(425,157)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>52,132</b>	<b>493,748</b>	<b>5,668,037</b>	<b>6,161,785</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	1,776	677,934	839,542	1,517,476
	Case Reserves	(6,776)	145,442	848,359	993,800
	IBNR	144,801	(749,803)	3,693,684	2,943,881
	Discounted Claim Value	60,905	197,903	(675,990)	(478,087)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>200,705</b>	<b>271,476</b>	<b>4,705,595</b>	<b>4,977,071</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	39,820	3,927,099	1,340,865	5,267,964
	Case Reserves	632	(2,101,508)	3,425,859	1,324,351
	IBNR	(585,526)	(1,849,845)	7,383,429	5,533,584
	Discounted Claim Value	98,288	356,570	(1,262,574)	(906,005)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>(446,786)</b>	<b>332,316</b>	<b>10,887,578</b>	<b>11,219,895</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	57,819	577,421		577,421
	Case Reserves	(305,476)	1,839,730		1,839,730
	IBNR	259,029	5,539,202		5,539,202
	Discounted Claim Value	(35,510)	(1,147,621)		(1,147,621)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>(24,137)</b>	<b>6,808,732</b>	<b>0</b>	<b>6,808,732</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>(374,109)</b>	<b>8,303,440</b>	<b>42,983,159</b>	<b>51,286,599</b>

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,147,062 due from the reinsurer for COVID-19 WC claims.

# Ocean County Insurance Commission

## CLAIM ACTIVITY REPORT

December 31, 2024

<b>COVERAGE LINE - PROPERTY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	0	1	0	2	3
December-24	0	1	0	2	3
NET CHGE	0	0	0	0	0
Limited Reserves					<b>\$11,166</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	\$0	\$29,434	\$0	\$4,502	\$33,936
December-24	\$0	\$29,434	\$0	\$4,065	\$33,499
NET CHGE	\$0	\$0	\$0	(\$437)	(\$437)
Ltd Incurred	\$0	\$160,933	\$6,710	\$17,952	\$185,594
<b>COVERAGE LINE - GENERAL LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	4	71	22	64	161
December-24	3	84	22	65	174
NET CHGE	-1	13	0	1	13
Limited Reserves					<b>\$6,505</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	\$105,747	\$493,063	\$353,212	\$214,580	\$1,166,602
December-24	\$90,033	\$473,669	\$345,189	\$223,024	\$1,131,916
NET CHGE	(\$15,713)	(\$19,394)	(\$8,022)	\$8,444	(\$34,686)
Ltd Incurred	\$415,120	\$673,156	\$397,325	\$230,807	\$1,716,409
<b>COVERAGE LINE - AUTO LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	0	2	1	8	11
December-24	0	2	1	9	12
NET CHGE	0	0	0	1	1
Limited Reserves					<b>\$10,618</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	\$0	\$116,288	\$2,487	\$14,647	\$133,422
December-24	\$0	\$110,385	\$2,487	\$14,547	\$127,419
NET CHGE	\$0	(\$5,904)	\$0	(\$100)	(\$6,004)
Ltd Incurred	\$67,529	\$159,580	\$10,203	\$26,584	\$263,895
<b>COVERAGE LINE - WORKERS COMP.</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	48	76	38	133	295
December-24	47	76	38	134	295
NET CHGE	-1	0	0	1	0
Limited Reserves					<b>\$32,723</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	\$4,122,154	\$3,403,931	\$1,254,650	\$1,013,143	\$9,793,878
December-24	\$4,033,393	\$3,369,013	\$1,260,036	\$990,752	\$9,653,195
NET CHGE	(\$88,761)	(\$34,918)	\$5,387	(\$22,391)	(\$140,683)
Ltd Incurred	\$8,851,889	\$7,430,604	\$2,620,294	\$1,680,900	\$20,583,688
<b>TOTAL ALL LINES COMBINED</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	52	150	61	207	470
December-24	50	163	61	210	484
NET CHGE	-2	13	0	3	14
Limited Reserves					<b>\$22,616</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>TOTAL</b>
November-24	\$4,227,901	\$4,042,716	\$1,610,349	\$1,246,872	\$11,127,838
December-24	\$4,123,427	\$3,982,500	\$1,607,713	\$1,232,389	\$10,946,028
NET CHGE	(\$104,474)	(\$60,216)	(\$2,636)	(\$14,484)	(\$181,809)
Ltd Incurred	\$9,334,538	\$8,424,274	\$3,034,532	\$1,956,243	\$22,749,587



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

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

2021	Budget	Current		48	MONTH TARGETED	Last Month		47	MONTH TARGETED	Last Year		36	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 01-Dec-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	415,120	415,120	76.73%	95.70%	424,985	424,985	78.55%	95.40%	375,300	375,300	69.37%	90.15%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	92.58%	67,529	67,529	90.58%	92.21%	101,927	101,927	136.72%	87.18%
WORKER'S COMP	5,014,620	8,851,889	8,851,889	176.52%	99.40%	8,883,646	8,883,646	177.15%	99.34%	8,620,533	8,390,740	167.33%	98.10%
TOTAL ALL LINES	5,814,848	9,334,538	9,334,538	160.53%	98.99%	9,376,159	9,376,159	161.25%	98.91%	9,097,760	8,867,967	152.51%	97.28%
NET PAYOUT %	\$5,211,111			89.62%									

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

2022	Budget	Current		36	MONTH TARGETED	Last Month		35	MONTH TARGETED	Last Year		24	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 01-Dec-23	
PROPERTY	260,954	160,933	160,933	61.67%	100.00%	160,933	160,933	61.67%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	673,156	673,156	111.47%	90.15%	675,764	675,764	111.91%	89.48%	548,996	548,996	90.91%	79.39%
POL/EPL	382,687	62,000	62,000	16.20%	90.15%	62,000	62,000	16.20%	89.48%	0	0	0.00%	79.39%
AUTO LIABILITY	132,715	159,580	159,580	120.24%	87.18%	159,580	159,580	120.24%	86.58%	53,827	53,827	40.56%	76.44%
WORKER'S COMP	7,209,432	7,430,604	7,430,604	103.07%	98.10%	7,444,721	7,444,721	103.26%	97.90%	6,645,133	6,510,572	90.31%	93.51%
TOTAL ALL LINES	8,589,655	8,486,274	8,486,274	98.80%	97.07%	8,502,998	8,502,998	98.99%	96.83%	7,247,956	7,113,395	82.81%	91.82%
NET PAYOUT %	\$4,465,576			51.99%									

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

2023	Budget	Current		24	MONTH TARGETED	Last Month		23	MONTH TARGETED	Last Year		12	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 01-Dec-23	
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	99.33%	0	0	0.00%	95.24%
GEN LIABILITY	619,000	397,325	397,325	64.19%	79.39%	397,325	397,325	64.19%	78.18%	214,143	214,143	34.60%	60.18%
POL/EPL	342,000	200,320	200,320	58.57%	79.39%	200,320	200,320	58.57%	78.18%	0	0	0.00%	60.18%
AUTO LIABILITY	120,000	10,203	10,203	8.50%	76.44%	10,203	10,203	8.50%	75.06%	9,303	9,303	7.75%	51.17%
WORKER'S COMP	8,198,000	2,620,294	2,620,294	31.96%	93.51%	2,603,543	2,603,543	31.76%	92.71%	2,154,432	2,154,432	26.28%	64.07%
TOTAL ALL LINES	9,538,000	3,234,852	3,234,852	33.92%	92.05%	3,218,101	3,218,101	33.74%	91.21%	2,377,878	2,377,878	24.93%	64.37%
NET PAYOUT %	\$1,575,088			16.51%									

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

2024	Budget	Current		12	MONTH TARGETED	Last Month		11	MONTH TARGETED	Last Year		0	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-24		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 01-Dec-23	
PROPERTY	280,797	17,952	17,952	6.39%	95.24%	17,952	17,952	6.39%	86.00%			N/A	N/A
GEN LIABILITY	634,000	230,807	230,807	36.40%	60.18%	219,908	219,908	34.69%	49.00%			N/A	N/A
POL/EPL	364,000	108,860	108,860	29.91%	60.18%	110,700	110,700	30.41%	49.00%			N/A	N/A
AUTO LIABILITY	134,000	26,584	26,584	19.84%	51.17%	24,416	24,416	18.22%	45.00%			N/A	N/A
WORKER'S COMP	8,639,000	1,680,900	1,680,900	19.46%	64.07%	1,652,152	1,652,152	19.12%	52.00%			N/A	N/A
TOTAL ALL LINES	10,051,797	2,065,103	2,065,103	20.54%	64.39%	2,025,127	2,025,127	20.15%	52.56%	0	0	N/A	N/A
NET PAYOUT %	\$742,327			7.39%									



# 15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

## SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

## Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

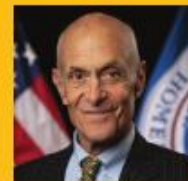
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### KEYNOTE SPEAKER

**Michael Chertoff** served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

### FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

### FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

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NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 22-25

March 2025

**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**  
**2025**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM SERVICES FOR 03/25 INV QL25-0236	25,809.17 <b>25,809.17</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/25	4.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 03/25	15,216.83 <b>15,220.97</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 03/25	1,846.08 <b>1,846.08</b>
JULIE N. TARRANT	TREASURER FEE 03/25	460.66 <b>460.66</b>
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 259390 01/25	1,341.60 <b>1,341.60</b>
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE -INV 618281 03/25	3,539.33 <b>3,539.33</b>
	<b>Total Payments FY 2025</b>	<b>48,217.81</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$48,217.81</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: December										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	1,099,794.25	(22,170.15)	391,116.67	22,715,169.71	(2,376,990.20)	5,286,814.50	1,976,191.14	0.00	0.00	29,069,925.91
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	3,024.47	0.00	0.00	0.00	0.00	0.00	3,024.47
Invest Pymnts	3,792.49	2,716.48	1,348.71	78,330.05	80.99	18,259.51	6,814.61	0.00	0.00	111,342.84
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,792.49	2,716.48	1,348.71	78,330.05	80.99	18,259.51	6,814.61	0.00	0.00	111,342.84
Other *	0.00	0.00	0.00	0.00	0.00	33,865.65	0.00	0.00	0.00	33,865.65
TOTAL	3,792.49	2,716.48	1,348.71	81,354.52	80.99	52,125.16	6,814.61	0.00	0.00	148,232.96
EXPENSES										
Claims Transfers	437.00	60,098.49	8,171.49	150,889.81	0.00	0.00	0.00	0.00	0.00	219,596.79
Expenses	0.00	0.00	0.00	0.00	0.00	50,435.13	0.00	0.00	0.00	50,435.13
Other *	0.00	0.00	0.00	0.00	0.00	338,196.23	0.00	0.00	0.00	338,196.23
TOTAL	437.00	60,098.49	8,171.49	150,889.81	0.00	388,631.36	0.00	0.00	0.00	608,228.15
END BALANCE	1,103,149.74	(79,552.16)	384,293.89	22,645,634.42	(2,376,909.21)	4,950,308.30	1,983,005.75	0.00	0.00	28,609,930.72

**SUMMARY OF CASH AND INVESTMENT INSTRUMENTS**  
**OCEAN COUNTY INSURANCE COMMISSION**  
**ALL FUND YEARS COMBINED**

**CURRENT MONTH**                      **December**  
**CURRENT FUND YEAR**              **2024**

	Description: ID Number: Maturity (Yrs) Purchase Yield:	Investors Admin	Investors Claim	Investors Legacy Claims
<b>TOTAL for All Accts &amp; instruments</b>				
<b>Opening Cash &amp; Investment Balance</b>	<b>\$29,069,926.85</b>	<b>23669290.19</b>	<b>309657.49</b>	<b>5090979.169</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	\$111,342.84	\$90,589.09	\$1,138.72	\$19,615.03
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	\$111,342.84	\$90,589.09	\$1,138.72	\$19,615.03
9 Deposits - Purchases	\$36,914.69	\$3,049.04	\$0.00	\$33,865.65
10 (Withdrawals - Sales)	-\$608,252.72	-\$50,435.13	-\$219,621.36	-\$338,196.23
Ending Cash & Investment Balance	\$28,609,931.66	\$23,712,493.19	\$91,174.85	\$4,806,263.62
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$245,583.10	\$19,704.29	\$84,305.14	\$141,573.67
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$28,855,514.76	\$23,732,197.48	\$175,479.99	\$4,947,837.29



## OCEAN COUNTY INSURANCE FUND COMMISSION

### 2025 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	268	\$293,614.07	\$110,597.51	\$183,016.56	62%	\$3,672.14	92%
February	172	\$315,921.52	\$83,730.38	\$232,191.14	73%	\$6,284.82	98%
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>440</b>	<b>\$609,535.59</b>	<b>\$194,327.89</b>	<b>\$415,207.70</b>	<b>68%</b>	<b>\$9,956.96</b>	<b>95%</b>

### 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%
October	198	\$457,103.34	\$152,555.84	\$304,547.50	67%	\$15,184.20	92%
November	190	\$169,049.07	\$75,193.59	\$93,855.48	56%	\$16,893.99	91%
December	96	\$356,992.63	\$60,611.67	\$296,380.96	83%	\$2,589.44	95%
<b>Grand Total</b>	<b>1974</b>	<b>\$3,334,962.91</b>	<b>\$1,154,515.29</b>	<b>\$2,180,447.62</b>	<b>65%</b>	<b>\$228,578.16</b>	<b>95%</b>



**OCEAN COUNTY – LEGACY  
2025 CUMULATIVE SAVINGS SUMMARY**

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	65	\$186,341.50	\$38,142.96	\$148,198.54	80%	\$1,041.39	85%
February	38	\$181,667.28	\$49,800.26	\$131,867.02	73%	\$1,410.89	74%
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>103</b>	<b>\$368,008.78</b>	<b>\$368,111.78</b>	<b>\$280,065.56</b>	<b>76%</b>	<b>\$2,452.28</b>	<b>80%</b>

**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%
October	38	\$89,555.91	\$12,193.82	\$77,362.09	86%	\$4,425.36	92%
November	73	\$114,401.57	\$30,563.63	\$83,837.94	73%	\$15,090.83	92%
December	59	\$65,159.38	\$15,879.69	\$49,279.69	76%	\$2,644.63	88%
<b>Grand Total</b>	<b>526</b>	<b>\$1,550,998.46</b>	<b>\$455,268.79</b>	<b>\$1,034,630.00</b>	<b>67%</b>	<b>\$133,221.33</b>	<b>92%</b>



### Top 10 Providers

1/1/2025 – 2/28/2025

#### OCEAN COUNTY INSURANCE FUND COMMISSION

Provider	Bill Count	Allowed Amount
MANCHESTER SURGERY CENTER, SF	1	\$21,181.75
PHYSICIANS SURGERY CENTER, SF	1	\$14,256.00
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$8,639.80
NORTHERN MONMOUTH REG SURGERY C	3	\$7,966.00
Accurate Monitoring, LLC	1	\$6,369.08
ORTHO NJ LLC	22	\$4,553.54
LAKEWOOD SURGERY CENTER	1	\$3,414.00
Garden State Medical Center	9	\$3,408.05
SOUTH JERSEY REHAB & SPINE INC	3	\$2,511.58
Home Care Connect LLC	2	\$2,437.86
<b>Grand Total</b>	<b>44</b>	<b>\$74,737.66</b>

#### COUNTY OF OCEAN LEGACY

Provider	Bill Count	Allowed Amount
KESSLER INSTITUTE FOR REHABILITATION, INC.	42	\$22,427.00
Toms River Surgery Center	3	\$16,042.00
HMH HOSPITALS CORPORATION	6	\$15,313.33
ORTHO NJ LLC	62	\$13,237.27
COMMUNITY MEDICAL CENTER	7	\$12,918.58
SHORE AMBULATORY SURGICAL CENTER LLC	1	\$12,500.00
MANCHESTER SURGERY CENTER, SF	2	\$10,250.00
Garden State Medical Center	10	\$9,043.17
HACKENSACK MERIDIAN TEAM HEALTH	43	\$8,251.30
WORK COMP PSYCH NET	18	\$6,180.00
<b>Grand Total</b>	<b>194</b>	<b>\$126,162.65</b>



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

<b>2025</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
January	3	17	0	20
February	3	12	0	15
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
<b>Grand Total</b>	<b>6</b>	<b>29</b>	<b>0</b>	<b>35</b>

<b>2024</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
January	7	10	0	17
February	4	20	1	25
March	6	15	1	22
April	0	6	3	9
May	4	11	3	18
June	4	21	1	26
July	2	10	1	13
August	1	9	7	17
September	3	15	0	18
October	2	13	1	16
November	2	7	0	9
December	3	7	0	10
<b>Grand Total</b>	<b>38</b>	<b>144</b>	<b>18</b>	<b>200</b>

**Covid-19 Claims Reported**

<b>2024</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
March	1	0	0	1
October	1	0	0	1
<b>Grand Total</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>

# SAFETY DIRECTOR REPORT

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** March 13, 2025

**DATE OF MEETING:** March 20, 2025

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### OCIFC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949
Michael Brosnan Law Enforcement Consultant Office: 732-736-5243 Cell # 732-232-8515 <a href="mailto:mbrosnan@jamontgomery.com">mbrosnan@jamontgomery.com</a>	P.O. Box 99106 Camden, NJ 08101	Natalie Dougherty, Senior Risk Operations Analyst <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738

### FEBRUARY – MARCH 2025

#### RISK CONTROL ACTIVITIES

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

- **February 13:** Attended the OCIFC Claims Committee meeting.
- **February 20:** Attended the OCIFC meeting.
- **March 11:** Attended the OCIFC Safety Committee meeting.

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

- **March 13:** Plan to attend the OCIFC Claims Committee meeting.
- **March 20:** 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 - Training Announcement: Leadership Skills for Supervisors (2-Day) Workshop (2025 Schedule)
- NJCE JIF - JAM SD Bulletin: Landscape Material: Combustible Mulch.
- NJCE JIF - JAM SD Bulletin: Avian Influenza (Bird Flu) Best Practices.

## NJCE LIVE and ON DEMAND SAFETY TRAINING

### LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

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. (March thru April 2025 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.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

### Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#) (Catalog located: <https://njce.org/safety/live-instructor-led-classes/>)

### NJCE LEADERSHIP ACADEMY

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

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

- June 1 - 22, 2025 (Start Date: July 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 Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).





## NJCE Learning Management System

**Students/Users** – Contact your Agency’s LMS Training Administrator to send you the login link and activation code to set up your account. You will see your new username and create your password through this process. [NJCE LMS](#)

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 ([NJCE LIVE Monthly Training Schedules](https://njce.org/safety)).

**\* In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**\*\* NOTE (Zoom Meeting Format): No Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

**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.**

**March thru April 2025 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
3/17/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May)</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Cape May) *</a>	8:30 - 11:30 am
3/18/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/18/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
3/18/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/25	<a href="#">Introduction to Understanding Conflict**</a>	1:00 - 3:00 pm
3/19/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/19/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
3/19/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20 - 3/21/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Union)*</a>	9:00 - 3:30 pm w/lunch brk
3/20/25	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
3/21/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	2:30 - 4:30 pm
3/24/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/25	<a href="#">Accident Investigation**</a>	9:00 - 11:00 am
3/25/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/26/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/26/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
3/27/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/25	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am

3/28/25	<a href="#">Special Event Management**</a>	1:00 - 3:00 pm
3/31/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/1/25	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/1/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 pm
4/1/25	<a href="#">Microlearning Theory and Practice (Zoom Meeting)**</a>	1:00 - 3:00 pm
4/2/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*</a>	8:30 - 11:30 am
4/2/-4/3/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*</a>	9:00 - 3:30 pm
4/3/25	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/3/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
4/4/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/4/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/4/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/7/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/7/25	<a href="#">Change: Embracing New Opportunities</a>	1:00 - 2:30 pm
4/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/8/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
4/9/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/9/25	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
4/9/25	<a href="#">First Responders: Traffic Incident Management</a>	9:00 - 1:00 pm
4/9/25	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
4/10/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
4/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/11/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/11/25	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/11/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/14/25	<a href="#">Fire Safety</a>	7:30 - 8:30 am
4/14/25	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
4/14/25	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:30 - 12:00 pm
4/15/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/15/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/15/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/15/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
4/16/25	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/16/25	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/16/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
4/17/25	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/17/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/17/25	<a href="#">CDL: Supervisors' Reasonable Suspicion**</a>	1:00 - 3:00 pm
4/22/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/22/25	<a href="#">NJCE The Power of Collaboration Parts 1 &amp; 2 (Ocean)*</a>	9:00 - 1:00 pm
4/22/25	<a href="#">Fall Protection Awareness</a>	2:30 - 4:30 pm
4/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/23/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/23/25	<a href="#">Introduction to Management Skills**</a>	1:00 - 3:00 pm
4/24/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/24/25	<a href="#">Protecting Children from Abuse in NJ Local Government</a>	9:00 - 11:00 am

4/24/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/24/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
4/24 - 4/25/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*</a>	9:00 - 3:30 pm w/lunch brk
4/25/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/25/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/25/25	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
4/28/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/28/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 5:30 pm
4/30/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
4/30/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm

#### Zoom Safety Training Guidelines:

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

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

#### Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs 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 ensure that person will have access to the webinar link to launch on the day of the class.
  - Please assign someone to complete and submit [NJCE LIVE Group Sign-in Sheet](#) within 24 hours after the webinar. (**Please Note:** The Group Sign in Sheet should only be completed and submitted if the Training was done in a Group Setting and not if the User logged in on their own and viewed the training.)



# 2025 MSI-NJCE EXPO

## THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety \*Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Driver Safety Awareness (1 hour)
  - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
*October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

*\*Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety website](https://www.njce.org/Safety).  
([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

**(Please Note:** Registration Links are available two months prior to class date. So please check back.)

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) with any questions.





# LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

## 2025 Schedule & Locations

CLICK THE "[DATE](#)" BELOW TO REGISTER!  
(THIS IS A TWO - DAY WORKSHOP)

[March 13 & 14](#) | 9:00 AM to 3:30 PM

Atlantic Cape Community College (Mays Landing)

[March 20 & 21](#) | 9:00 AM to 3:30 PM

Scotch Plains Fire Department (Union)

[April 2 & 3](#) | 9:00 AM to 3:30 PM

Piscataway Community Center (YMCA) (Middlesex)

[April 24 & 25](#) | 9:00 AM to 3:30 PM

Middletown Municipal Building (Monmouth)

[May 21 & 22](#) | 9:00 AM to 3:30 PM

TRIAD1828 Centre (Camden)

[June 12 & 13](#) | 9:00 AM to 3:30 PM

East Brunswick Library (Middlesex)

[September 18 & 19](#) | 9:00 AM to 3:30 PM

Burlington County Emergency Training Center (Burlington)

[October 7 & 8](#) | 9:00 AM to 3:30 PM

Hillsborough Township Municipal Building (Somerset)

[November 13 & 14](#) | 9:00 AM to 3:30 PM

Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing education credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

**Class size is limited.**

Questions?

Natalie Dougherty

[ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)

[NJCE LIVE Monthly Training Schedules](#)

**RESOLUTION NO. 23-25**

**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: March 20, 2025**

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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 – February 20, 2025  
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
Frank Sadeghi (Alternate)	Present

**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>
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	PERMA Risk Management Services <b>Shai McLeod</b> <b>Kerin Drumheiser</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>
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Treasurer	<b>Julie Tarrant</b>
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Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
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Safety Director	J.A. Montgomery Consulting <b>Glenn Prince</b>
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Auditor	
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**ALSO PRESENT:**

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

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 20, 2025**

**MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 20, 2025**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince reported the Safety and Accident Review Committee was scheduled to meet again on March 11 at 1:30 p.m. via zoom. Mr. Prince said a variety of topics would be discussed including PEOSH's most commonly cited citations as well as our training opportunities. Mr. Prince advised the NJCE Safety Committee was scheduled to meet on March 10 at 10:00 a.m. Mr. Prince stated we would be advocating at both meetings for the NJCE Safety Grant for 2025 and encouraging all of our departments to review their operations and plans for submissions. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:**

Ms. Drumheiser reported the Claims Committee met on February 13, 2025 and reviewed the payment and settlement authority requests. A motion was made for recommendation for approval. Ms. Drumheiser 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 February 13, 2025.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 13, 2025**

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

**EXECUTIVE DIRECTOR REPORT:** Executive Director said we have four action items today; however, we are pulling one today and would revisit it next month.

**2025 PLAN OF RISK MANAGEMENT:** Executive Director referred to a copy of the Plan of Risk Management which was included in Appendix II of the agenda. Executive Director reported the changes were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion.

**MOTION TO APPROVE RESOLUTION NUMBER 18-25, PLAN OF RISK MANAGEMENT**

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

**AMENDED RESOLUTION NO. 16-25:** Executive Director referred to a copy of the amended Resolution No. 16-25, Appointing Risk Manager Consultant which was included in the agenda.

**February 20, 2025 Ocean County Insurance Fund Commission OPEN Minutes**

Executive Director explained the resolution was amended to clarify the annual fees. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE AMENDED RESOLUTION NO. 16-25 APPOINTING RISK MANAGER CONSULTANT**

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 the month of January. Executive Director said there were (3) three 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 Fiure
Second:	Commissioner Gunther
Roll Call Vote	3 Ayes 0 Nays

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on January 7 to adopt the 2025 Budget. Executive Director said there was a reduction in the budget since introduction. Executive Director explained there was a significant savings on the excess program, so we were able to lower the overall budget which also reduced the local commission budgets. Executive Director advised the Underwriting Manager moved the Excess Cyber coverage to Cowbell from the incumbent, Great American. There was a premium savings and a drop-down provision for coverage over the primary sub-limits. Executive Director noted this decreased the premium and was reflected in the ancillary budget. Executive Director advised Safety National replaced Munich Re and Munich Re was still on the program but reduced its participation. Executive Director reported the NJCE was scheduled to meet again on Thursday, February 27, 2025 at 9:30 a.m. virtually to conduct the 2025 Reorganization.

**NJCE JIF – 2025 RENEWAL WEBINAR:** Executive Director reported the Underwriting Manager of the New Jersey Counties Excess JIF conducted a 2025 Renewal Overview Webinar on Monday, February 24 at 10:00 a.m. The NJCE Underwriting Manager detailed the successes of the marketing procedure and reviewed the coverage changes for 2025. Executive Director advised the presentation would be posted to the NJCE website.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director reported as of November 30, 2024 there was a statutory surplus of \$1,284,563. Executive Director said there was a cash balance of \$29,069,926. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$464,038 of the surplus was the OCIFC’s share of the NJCE equity.

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

**CLAIMS TRACKING REPORTS:** Executive Director reviewed the Expected Loss Ratio Analysis Report as of November 30, 2024 with the Commission. Executive Director noted this report correlates to the Financial Fast Track.

**2025 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. Executive Director noted the Limit Schematics were also posted to the site.

**2025 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised in accordance with the Commission's by Law's the Property & Casualty Assessment Bills were e-mailed to the member entities. Executive Director reported the first installment was due on March 31, 2025. Executive Director noted future assessments were due on May 15, 2025 and October 15, 2025.

**2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the 15th Annual Seminar would be conducted virtually again on 2 half-day sessions: Friday, April 25 and Friday, May 2 from 9 a.m. to Noon. Executive Director reported Honorable Michael Chertoff, Former Secretary of Homeland Security, and Ed Cooney would discuss "Protecting Local Government from Insurance Fraud Involving Computers." Executive Director said a representative from the NJ Department of Community Affairs would discuss "Ethics for Local Government including Joint Insurance Funds." Executive Director referred to a copy of the Power of Collaboration advertisement published in the League of Municipalities magazine which was included in the agenda for more information.

**OPEN ITEMS:** Executive Director reported we are drafting an Ocean County Insurance Fund Commission Presentation for Commissioner Frank Sadeghi. Executive Director said we would work with the County and Commission Attorney on the next phase of the property appraisal process.

Executive Director advised there was some dialogue with the Chair regarding the Commissioners and said we are all set. Executive Director said Mr. Kelly was the Commissioner for the NJCE, the three Commissioners would remain the same for the Commission and Mr. Sadeghi was added as an alternate Commissioner.

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 February Bills List Resolution 20-25, in the amount of \$2,743,074.57. Ms. Tarrant noted the Bills List included the first installment to the NJCE of \$2,678,604.

**MOTION TO APPROVE RESOLUTION 20-25 FEBRUARY BILLS LIST**

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

Ms. Tarrant said the Treasurer Reports were for November and the balance was \$29,069,926 as the Executive Director indicated. Ms. Tarrant stated she noticed the legacy account was not running as low at the end of year as previously. Ms. Tarrant concluded her report.

**February 20, 2025 Ocean County Insurance Fund Commission OPEN Minutes**

**CLAIMS ADMINISTRATOR:** Ms. Gallo reviewed the figures for Fund Year 2024 for the Insurance Commission and Legacy Claims as noted below.

Commission	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	268	\$293,614.07	\$110,597.51	\$183,016.56	62%	\$3,672.14	92%

Legacy	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	65	\$186,341.50	\$38,142.96	\$148,198.54	80%	\$1,041.39	85%

Ms. Gallo continued to review the Top 10 Providers for the month of January and also All Workers' Compensation Claims Reported by Claim Type for January. Ms. Gallo concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince referred to a copy of the Safety Director Report which was included in the agenda. Mr. Prince said the report included all Risk Control Activities for January through February 2025. Mr. Prince also stated all of the training opportunities through the end of April were included in the report and also posted to the NJCE website. Mr. Prince said any questions for those training opportunities can be directed to him or the Safety Director's office.

Mr. Prince advised he wanted to take a minute to talk about the MSI NJCE Expo. Mr. Prince said they were scheduled around the state. Mr. Prince reported they were distributing flyers electronically and also discussing at the Safety Committee Meeting to ensure all members have an opportunity to review the schedule and determine if and where they would like to attend the program.

Mr. Prince reported the 2025 Leadership Skills Workshop was again being held around the state on multiple dates. Mr. Prince noted on November 13 and 14 we would be hosting one a little closer to home for Ocean County at the Tom's River Fire Academy.

Mr. Prince advised open enrollment would begin on June 1 through June 22 with a July 1 start date. Mr. Prince said there was a dedicated page on the NJCE website describing the program, the mandatory topics, and the elective topics for review. Mr. Prince asked if there were any questions and concluded his report.

Mr. Fiure said he wanted to make a statement and advised he met with Parks this week and they love the training programs and have used over 100 of them. Mr. Fiure hoped we have the same input from other departments. Ms. DePaola stated Mr. Prince has been extremely helpful in providing specific training that a department needs that is not on the list. Ms. DePaola indicated the specialized training really helps the department. Mr. Prince said thank you for the great feedback. Any department that needs specific training not in the training catalog should reach out to him to see if they can find something or develop to distribute and present.

In response to Executive Director's comment, Mr. Prince advised the Safety Grant was increased to \$90,000, \$75,000 from Safety National and \$15,000 from Munich Re. Mr. Prince advised the grant would be discussed at the Safety Committee Meeting and the flyer Safety National provided.

**February 20, 2025 Ocean County Insurance Fund Commission OPEN Minutes**

Executive Director said the Commissioners of the NJCE left open the idea, if necessary to commit to adding a little more money for the grant.

In response to Mr. Collins' comment regarding the initiative for emergency phones, Mr. Prince said he would reach out to him to discuss further and provide some of the provisions for the grant.

Chair Greitz commented on the training that was done last year on "reasonable suspicion" relating to the changes to the marijuana law. Chair Greitz said over 100 supervisors were trained and it was probably time to do that again. Chair Greitz stated they would be reaching out again during the summer to set something up. Ms. Gunther also advised management in her office has utilized some of the training courses such as the First Amendment Audits.

**RISK MANAGERS REPORT:** Ms. Sander advised she was involved with a new building for the Board of Health. Ms. Sander said if anyone in any department needs assistance with Origami to reach out to her. Ms. Sander reported they were also reviewing the Risk Management Plan.

**ATTORNEY:** Mr. Sahradnik advised it was a quiet month on the legal side.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Chair Greitz
Second:	Commissioner Fiure
Vote:	3 Ayes, 0 Nays

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

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Chair Greitz
Second:	Commissioner Fiure
Vote:	3 Ayes, 0 Nays

There was no need for a closed session, so Chair Greitz asked for a motion to adjourn.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:24 a.m.**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **Appendix II**

### *Plan of Risk Management*

## **Ocean County Insurance Fund Commission**

### **2025 Plan of Risk Management**

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective 01/01/2025, the 2025 Plan of Risk Management shall be:

#### **The Perils or Liability to be Insured Against**

The Insurance Fund Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile, Employee Benefits, Public Officials and Employment Practices Liability
3. Property, Automobile Physical Damage and Boiler & Machinery

The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability
  - a. OCUA is not included
3. Excess Property including Boiler & Machinery
  - a. OCUA is not included
4. Crime
  - a. OCUA is not included
5. Pollution Liability
  - a. OCUA is not included
6. Cyber
  - a. OCUA is not included
7. Non-Owned Aircraft Liability
  - a. OCUA is not included
8. Medical Malpractice
  - a. OC, OCBoSS and OCUA not included
9. Employed Lawyers
  - a. OC, OCBoSS and OCUA not included
10. Active Assailant
  - a. OCBoSS only

The Library and Mosquito Commission are included with the County in all of its coverages.

#### **The Limits of Coverage**

**NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Fund Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.**

1. Workers' Compensation
  - Workers' Compensation: Statutory



- Employer's Liability: \$26,150,000
  - USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
- Limit: \$22,000,000 each / \$22,000,000 aggregate (Automobile unaggregated)
    - a. Personal Injury Protection (PIP): \$15,000
    - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
3. Property including Boiler & Machinery
- \$260,000,000 Per Occurrence
  - Sublimits:
    - a. Breakdown: \$100,000,000
    - b. Earthquake: \$150,000,000 (Annual Aggregate)
    - c. Flood: \$100,000,000 (Annual Aggregate)
      - 1. High Hazard Flood: \$75,000,000
    - d. Vehicles: \$10,000,000
      - 1. Ocean County is excluded
    - e. Garagekeepers Liability: Included
    - f. Working Dogs: \$100,000
  - Property Deductibles
    - a. All Other: \$250,000 per occurrence
    - b. Equipment Breakdown: \$50,000 per occurrence
    - c. Flood, SFHA, Per Location:
      - 1. Building: Max available NFIP Limit (\$500,000)
      - 2. Contents: Max available NFIP Limit (\$500,000)
      - 3. Time Element: \$500,000
    - d. Named Storm:
      - 1. Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
      - 2. Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
      - 3. Minimum Deductible: \$500,000 per occurrence
      - 4. The NJCE provides 4% x 1%, subject to a \$10M aggregate
4. Crime
- Limit: \$2,000,000
  - Deductible: \$25,000
5. Pollution Liability
- Limit: \$10,000,000 per claim / \$25,000,000 aggregate
  - Deductible: \$50,000
6. Cyber
- Please contact your Executive Director of Risk Manager
7. Non-Owned Aircraft
- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expense: \$5,000 each passenger
  - Rotor Wing: \$5,000,000
8. Medical Professional General Liability/Excess Medical Professional
- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000

- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
  - Member Entity Retentions GL and PL:
    - a. OCBH: \$5,000
9. Employed Lawyers Professional Liability
- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
  - Member Entity Self Insured Retentions:
    - a. OCBH: \$25,000

If an agent or employee is acting as an agent of the State of New Jersey in the performance of a law enforcement function, and is provided defense and indemnification by the State of New Jersey pursuant to Wright v. State, 169 N.J. 422 (2001), any coverage through the Fund Commission shall be in excess of the State's obligation and the Fund Commission shall not be responsible to contribute to such defense and indemnification.

**The amount of risk to be retained by the Insurance Fund Commission (except as noted in Limits of Coverage)**

1. Workers' Compensation (all coverages): \$750,000
2. Liability: \$250,000
  - a. Auto Liability: \$250,000
    - i. OCBH, PIP: \$249,750
  - b. Employee Benefits Liability: \$250,000
    - i. OCBH: \$249,000
  - c. POL/EPL: \$500,000
    - i. POL:
      1. OCBH: \$450,000
      2. OCBSS: \$490,000
    - ii. EPL:
      1. OCBH: \$350,000
      2. OCBSS: \$490,000
  - d. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
  - e. Personal Injury Protection: \$250,000
3. Property: \$250,000
  - a. OCBH: \$245,000
    - i. Flood (non-SFHA): \$200,000
    - ii. Windstorm: \$200,000 (excess of 1%)
    - iii. Earthquake: \$200,000
    - iv. APD: \$249,000
  - b. OCBSS: \$250,000
    - i. APD: \$249,500
  - c. Working Dogs: \$100,000
  - d. Flood, SFHA:
    - i. Building: Max available NFIP Limit (\$500,000)
    - ii. Contents: Max available NFIP Limit (\$500,000)
4. Crime: None
5. Pollution Liability: None
6. Cyber: \$0
7. Non-Owned Aircraft: None

**Coverage to be purchased from a commercial insurer**

The Insurance Fund Commission does not purchase commercial insurance.

**Reinsurance to be purchased**

The Insurance Fund Commission does not purchase reinsurance.

### **The amount of unpaid claims to be established**

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Fund Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Fund Commission also establishes reserves recommended by the Insurance Fund Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Fund Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Fund Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Fund Commission either directly or through the NJC.

### **The method of assessing contributions to be paid by each member of the Insurance Fund Commission when applicable**

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Fund Commission year by line of coverage and for each prior Insurance Fund Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Fund Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Fund Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Fund Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Fund Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Fund Commission account by Insurance Fund Commission year for each type of coverage in which the member participates.

If a member entity becomes a member of the Insurance Fund Commission or elects to participate in a line of coverage after the start of the Insurance Fund Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Fund Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Fund Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Fund Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Fund Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, should the Insurance Fund Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Fund Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due

assessments shall bear interest at the rate established annually by the Insurance Fund Commission's Governing Body.

### **Procedures governing loss adjustment and legal expenses**

The Insurance Fund Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Fund Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. **Safety National**, Munich, Berkley, Old Republic, Bowhead and **Obsidian** for liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Fund Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Fund Commission's claims process.

To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms, which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Fund Commission Attorney, as well as, the various firms which audit the claims adjusters.

### **Procedures for the closure of Insurance Fund Commission years, including the maintenance of all relevant accounting records**

Not applicable.

### **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

The general approach in estimating the loss reserves of the Insurance Fund Commission is to project ultimate losses for each Insurance Fund Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Fund Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Fund Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

**The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22**

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Fund Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Fund Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 20 day of March, 2025.

\_\_\_\_\_  
**COMMISSION CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**COMMISSION VICE CHAIRPERSON**

## **Appendix III**

### *NJCE RENEWAL OVERVIEW*

# 2025



NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

## Renewal Overview

# Guidelines About the Webinar



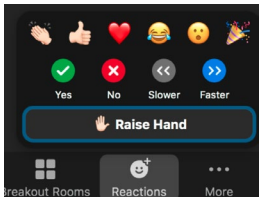
- Your microphones are muted



- To ask a question, click the Q&A button on the bottom of the Zoom Bar.



- The Chat Box will be turned off. Presenter will answer questions during the presentation or at the conclusion.



- If you'd like to pose a question verbally, please use the raise hand function and you will then be prompted to be unmuted.



# Webinar Speakers



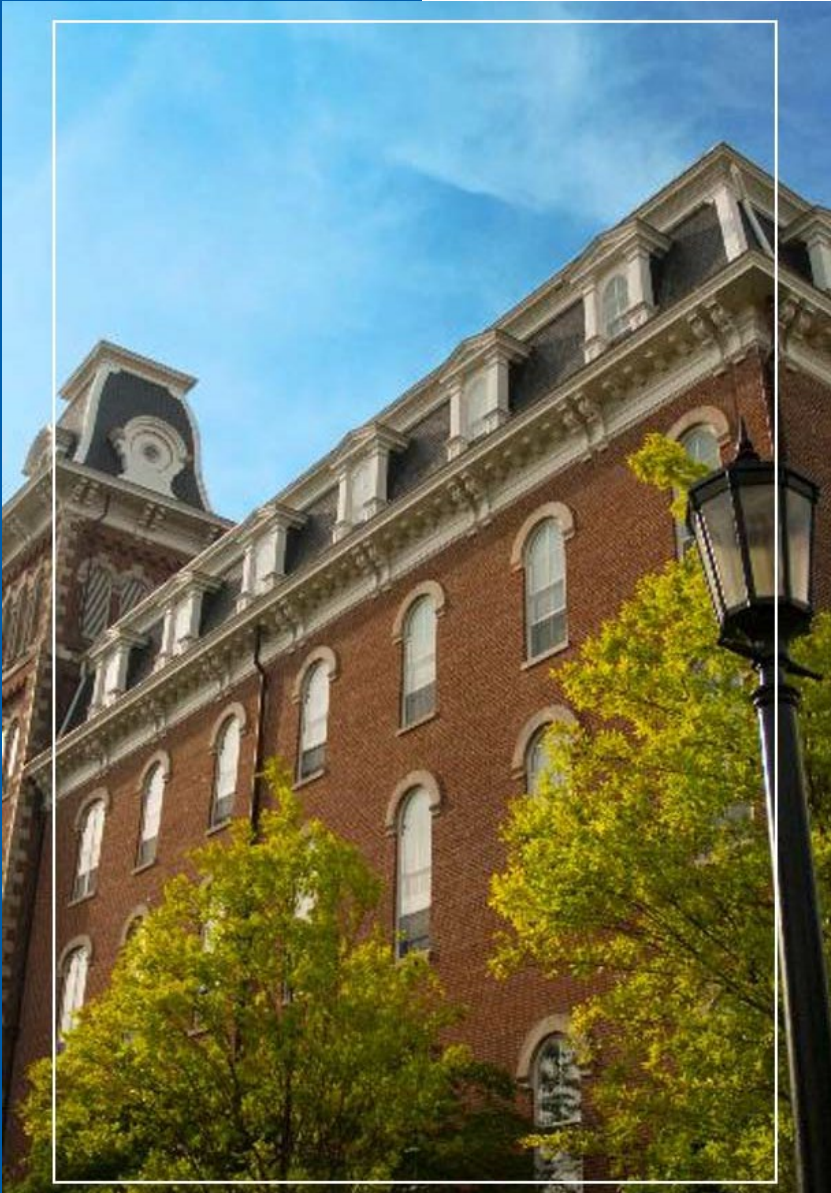
**Joseph Hrubash**  
NJCE Executive Director



**Edward Cooney**  
NJCE Underwriting Manager



**Jonathon Tavares**  
Deputy NJCE Underwriting Manager



## ■ Renewal Overview

The insurance market has spent the last half decade making significant adjustments in underwriting, coverage, capacity and terms, which also came with many shifts in the distribution and magnitude of capital.

While the market is probably near finding its new median (much higher than in the past), we are seeing much more account-specific underwriting and significantly more capacity and appetite.

For the NJCE, with its great performance and risk management, this all means better rates, increased capacity and more favorable terms.

You will see on the following pages how our marketing and strategic restructuring has led to a stronger program and an overall 10% excess renewal rate decrease (~\$2.9m savings).

The renewal results beat all our renewal targets, and we are very pleased with the results. We looking forward to an excellent 2025 with the NJCE.

# Premium Analysis

	2024 Pricing	2025 Adjusted Expiring	2025 Pricing	2025 Initial Projection (\$)	Initial Projection (%)	Actual Rate
Property (\$260m)	\$13,082,985	\$14,006,263	\$11,591,006	\$13,203,414	1%	-17%
Terrorism (\$260m)	\$118,893.00	\$127,283.00	\$98,363.00	\$120,046.58	1%	-23%
Equipment Breakdown (\$100m)	\$309,000.00	\$367,755.00	\$465,973.00	\$341,829.26	5%	27%
Liability (\$20m)	\$8,240,500.00	\$7,487,722.00	\$6,643,078.00	\$8,652,525.00	5%	-11%
Workers' Compensation	\$3,039,927.00	\$3,114,611.00	\$3,176,903.00	\$3,100,725.54	2%	2%
Public Officials & Employment Practices	\$1,733,463.00	\$1,807,448.00	\$1,783,936.00	\$1,490,532.42	3%	-1%
Crime	\$200,586.00	\$221,770.00	\$192,181.00	\$204,597.72	2%	-13%
Medical Malpractice (\$21m)	\$1,321,542.00	\$1,344,535.00	\$1,423,189.00	\$1,427,265.36	8%	6%
Employed Lawyers	\$154,470.00	\$146,996.00	\$153,986.00	\$157,559.40	2%	5%
Non-Owned Aircraft	\$51,431.00	\$51,431.00	\$51,431.00	\$52,459.62	2%	0%
Cyber	\$1,985,000.00	\$1,965,139.00	\$1,900,558.00	\$2,022,000.00	2%	-3%
Active Assailant	\$75,000.00	\$96,778.00	\$75,000.00	\$81,000.00	8%	-23%
Veterinary Med/Mal (BC)	\$357.00	\$357.00	\$421.10	\$365.96	2%	18%
Aviation (MC)	\$47,661.12	\$47,424.00	\$47,566.27	\$51,474.01	8%	0%
Marina Operators (MC)	\$22,290.00	\$22,746.00	\$22,750.00	\$22,735.80	2%	0%
Property (MC)	\$921,450.97	\$995,242.00	\$923,510.56	\$967,523.52	5%	-7%
Underground Storage Tank (MC)	\$16,746.00	\$17,543.00	\$12,924.00	\$17,583.30	5%	-26%
Fiduciary (MC)	\$5,060.18	\$5,550.00	\$3,510.50	\$5,161.38	2%	-37%
Travel Accident (BC Schools)	\$24,422.00	\$24,422.00	\$24,422.00	\$25,643.10	5%	0%
Accident & Health (OCBoH)	\$959.00	\$959.00	\$959.00	\$1,006.95	5%	0%
Aviation (OCMC)	\$37,851.00	\$37,662.00	\$38,446.99	\$76,462.85	5%	2%
Watercraft (OCMC)	\$5,386.75	\$5,287.00	\$5,360.00	\$5,386.75	5%	1%
Hull (MCIC)	\$9,778.00	\$9,778.00	\$12,270.00	\$10,755.80	10%	25%
<b>Total</b>	<b>\$31,404,759.22</b>	<b>\$31,904,701.00</b>	<b>\$28,647,744.37</b>	<b>\$32,038,054.19</b>	<b>2%</b>	<b>-10%</b>

<b>Total Deltas</b>	
Delta to Adjusted Expiring	(\$3,256,956.63)
Deta to Projected	(\$3,390,309.82)

# Marketplace Update

What is happening?





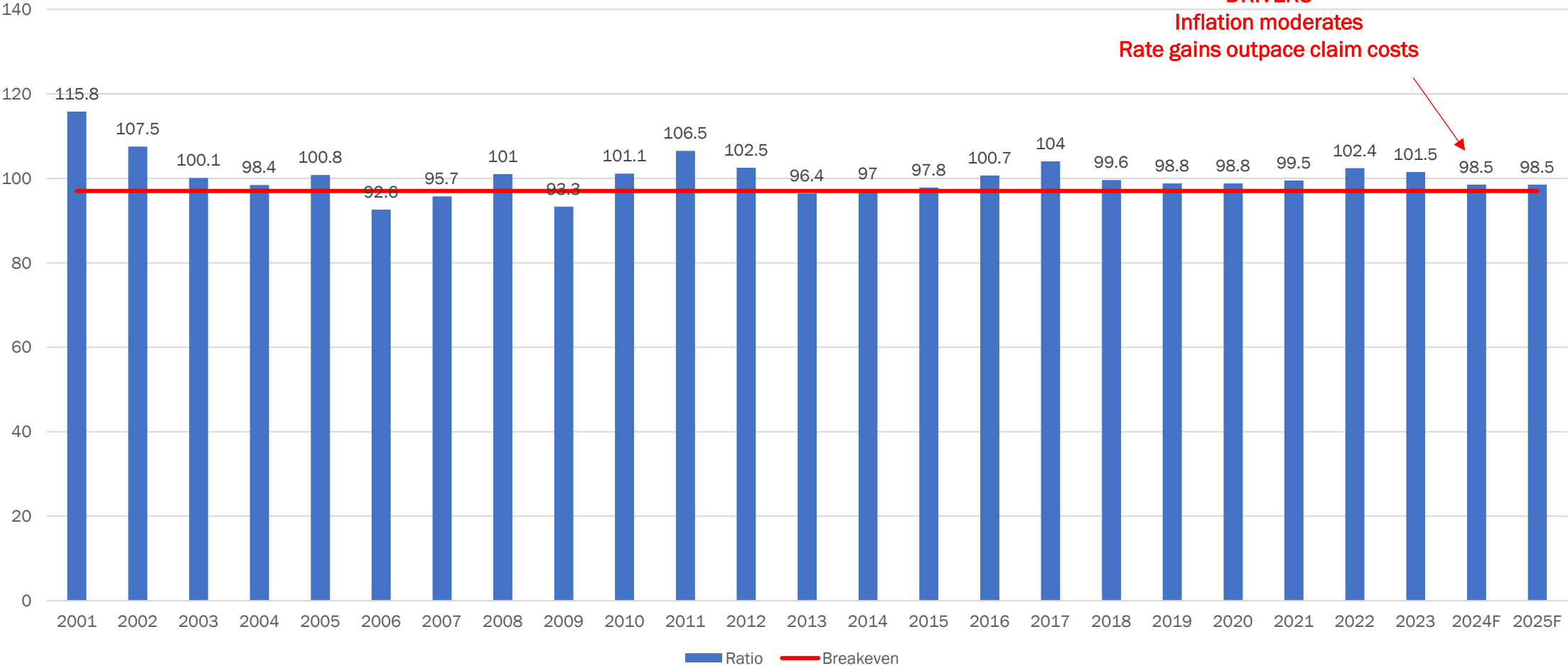
# Marketplace Overview

P/C insurer underwriting performance has been highly variable over the past decade, largely due to CATs, Inflation & Torts

P&C Insurance Industry Combined Ratio

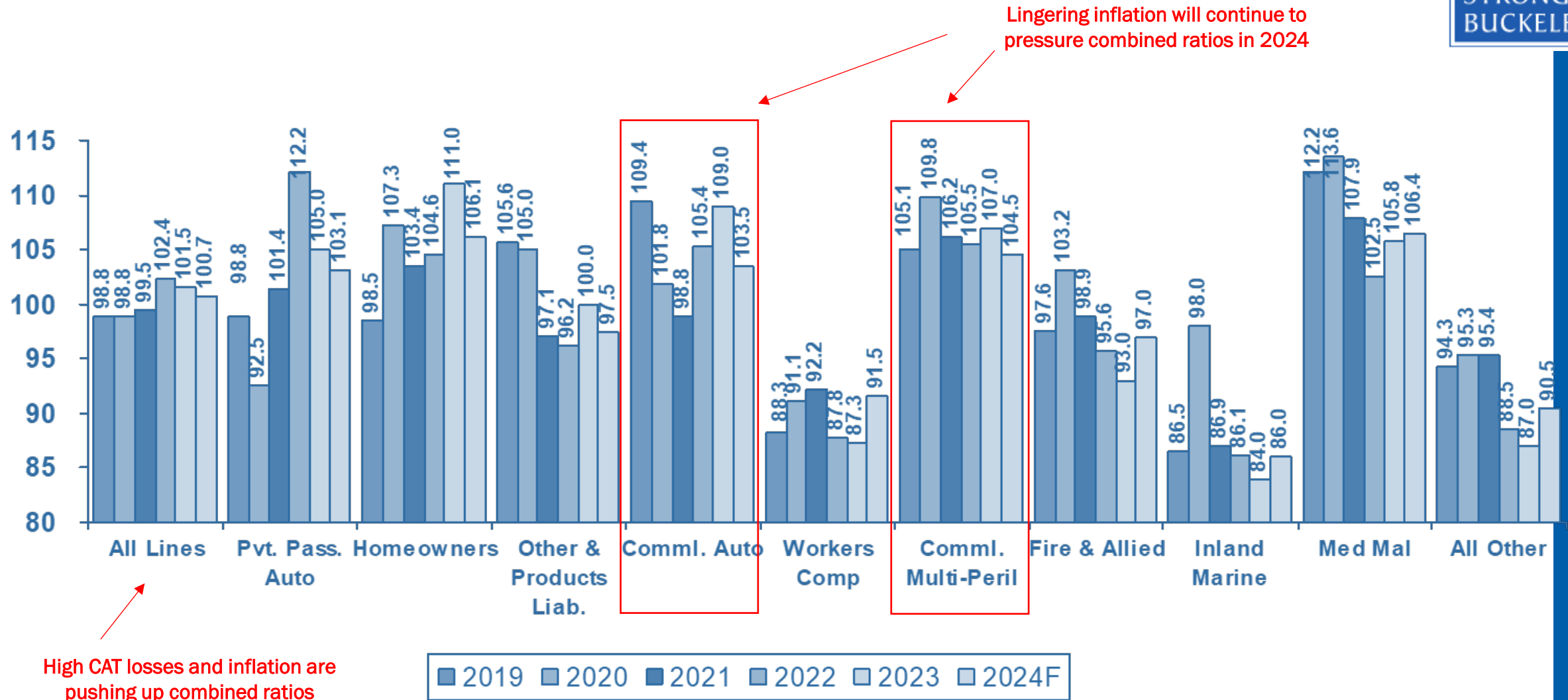
2024 was shaping up to be a great year— then Helene and Milton happened  
DRIVERS

Inflation moderates  
Rate gains outpace claim costs



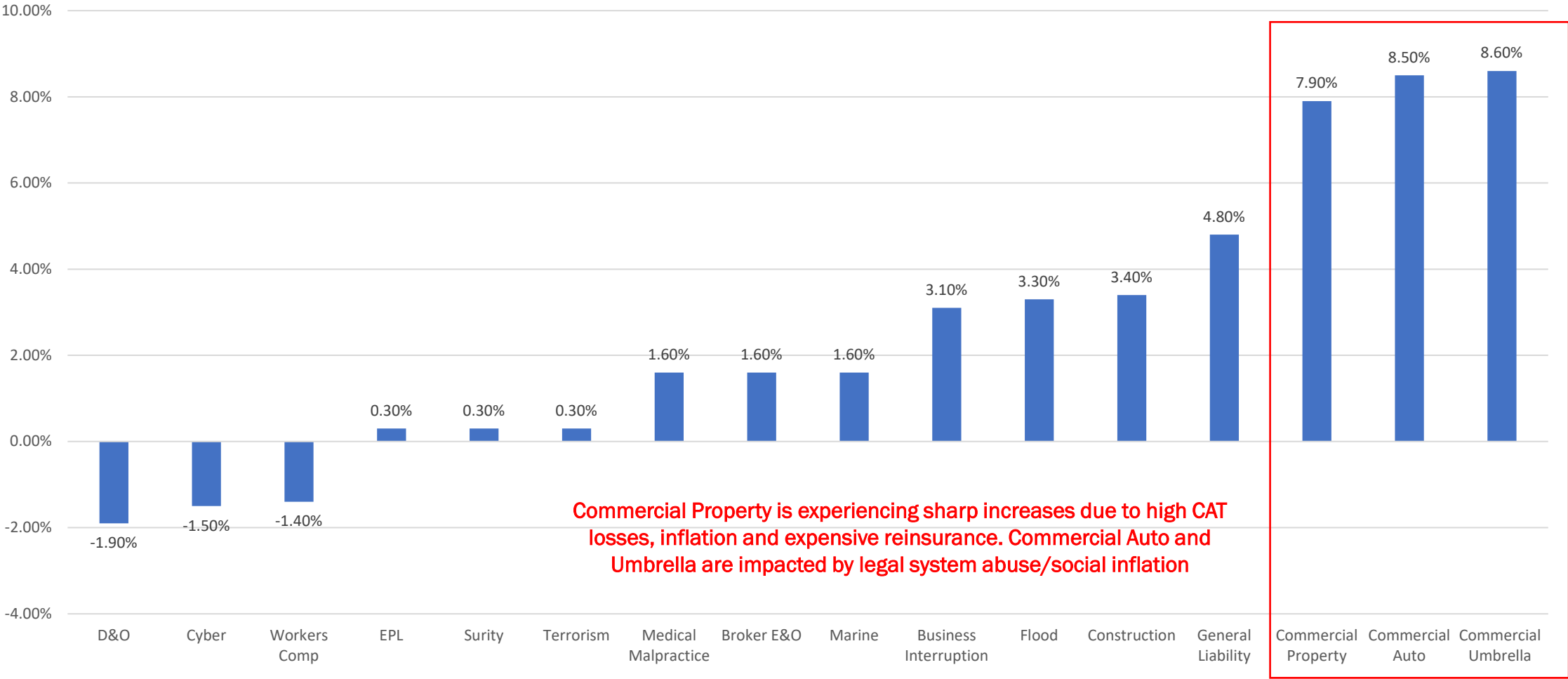
Sources: A.M Best (2016-2023; Swiss Re (2024F, 2025F), Risk & Uncertainty Management Center Univ. of South Carolina

# Marketplace Overview



# Marketplace Overview

Change in Commercial Rate Renewal, by Line 2024 Q3



Sources: CIAB Q12024, A.M Best (2016-2023; Swiss Re (2024F, 2025F), Risk & Uncertainty Management Center Univ. of South Carolina

# Marketplace Overview - Property

U.S. Catastrophic Property Events Over \$1B – **Inflation Adjusted**

## 1980 – Present

Events	Costs	Deaths
403 9.0 per year	\$2, 917.5 \$64.8B per year	16,918 376 per year

## Last 5 Years

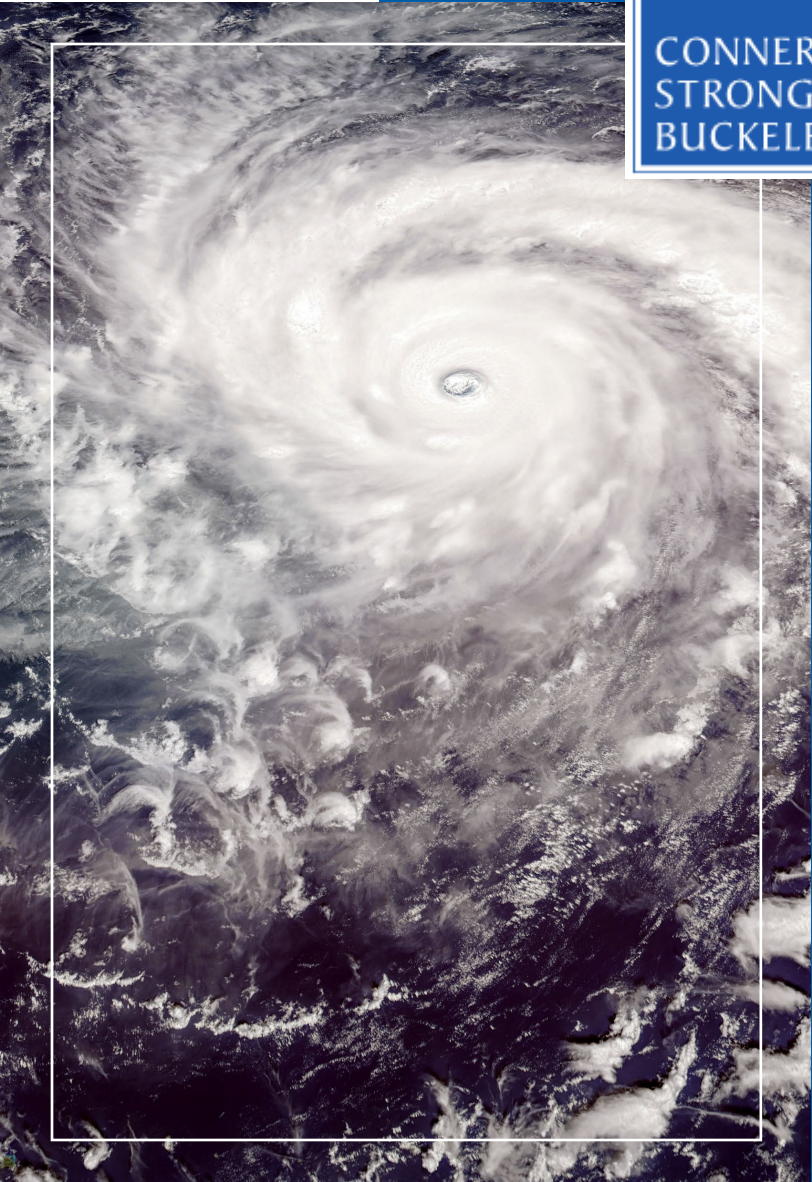
Events	Costs	Deaths
115 23 per year	\$746.7 \$149.3B per year	2,520 504 per year

## Last Year (2024)

Events	Costs	Deaths
27 Rank: 2nd	\$182.7 Rank: 4th	568 Rank: 8th

Sources: NOAA

**28% of Billion Dollar events of the last 45 years happened since 2020.**

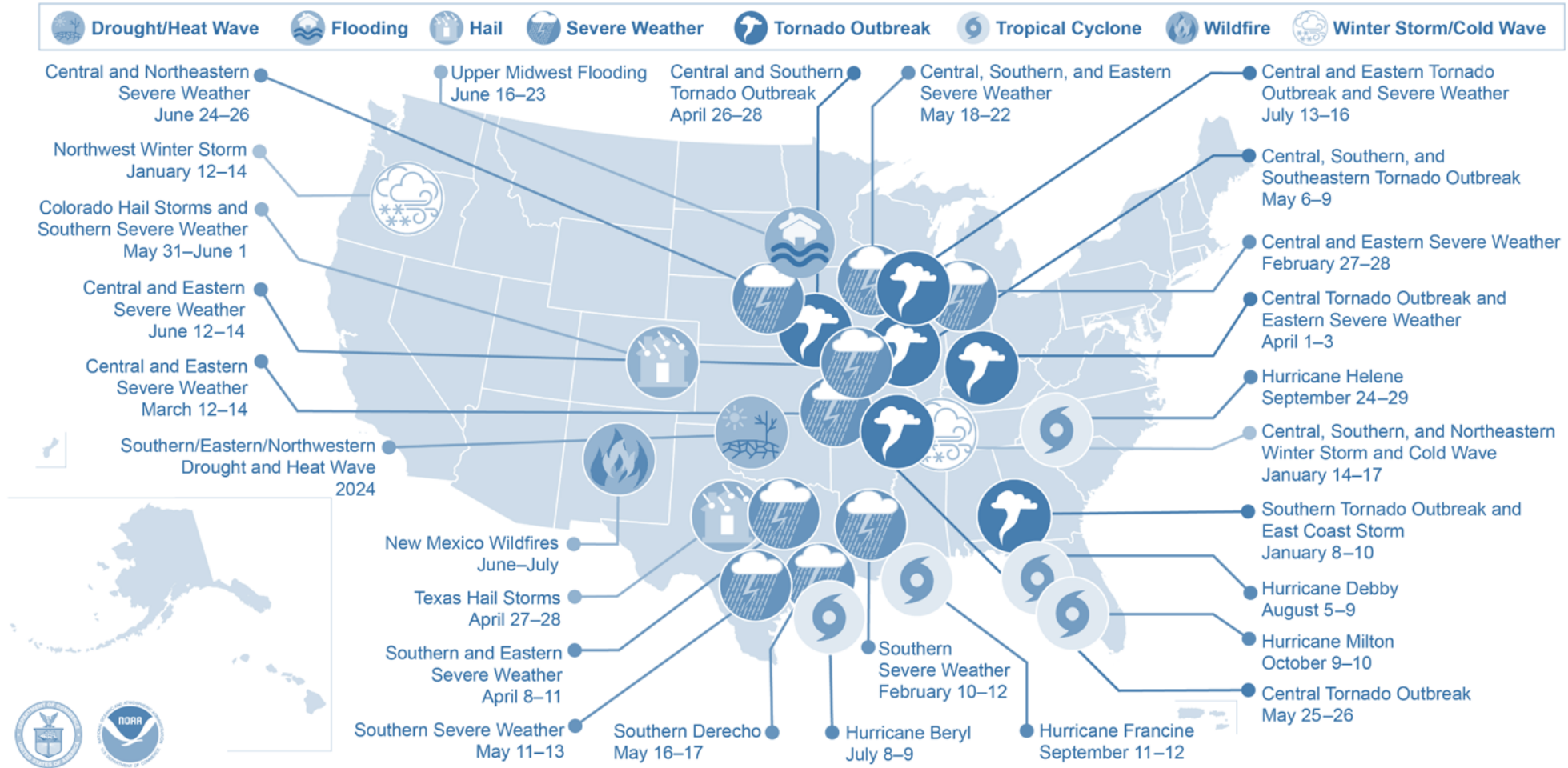


CONNER  
STRONG &  
BUCKLEW



# Marketplace Overview - Property

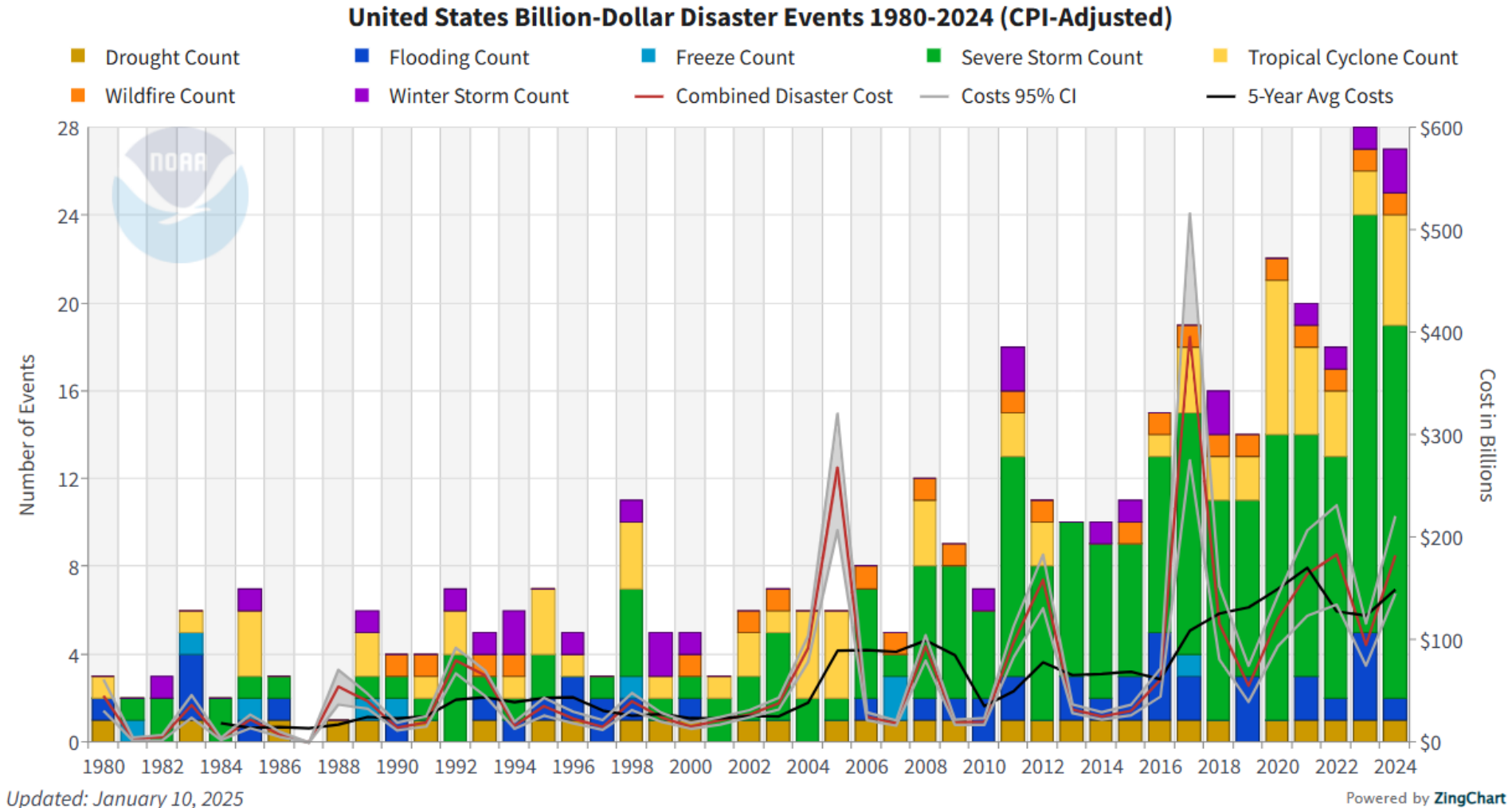
## U.S. 2024 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the **27 separate billion-dollar weather and climate disasters that impacted the United States in 2024.**

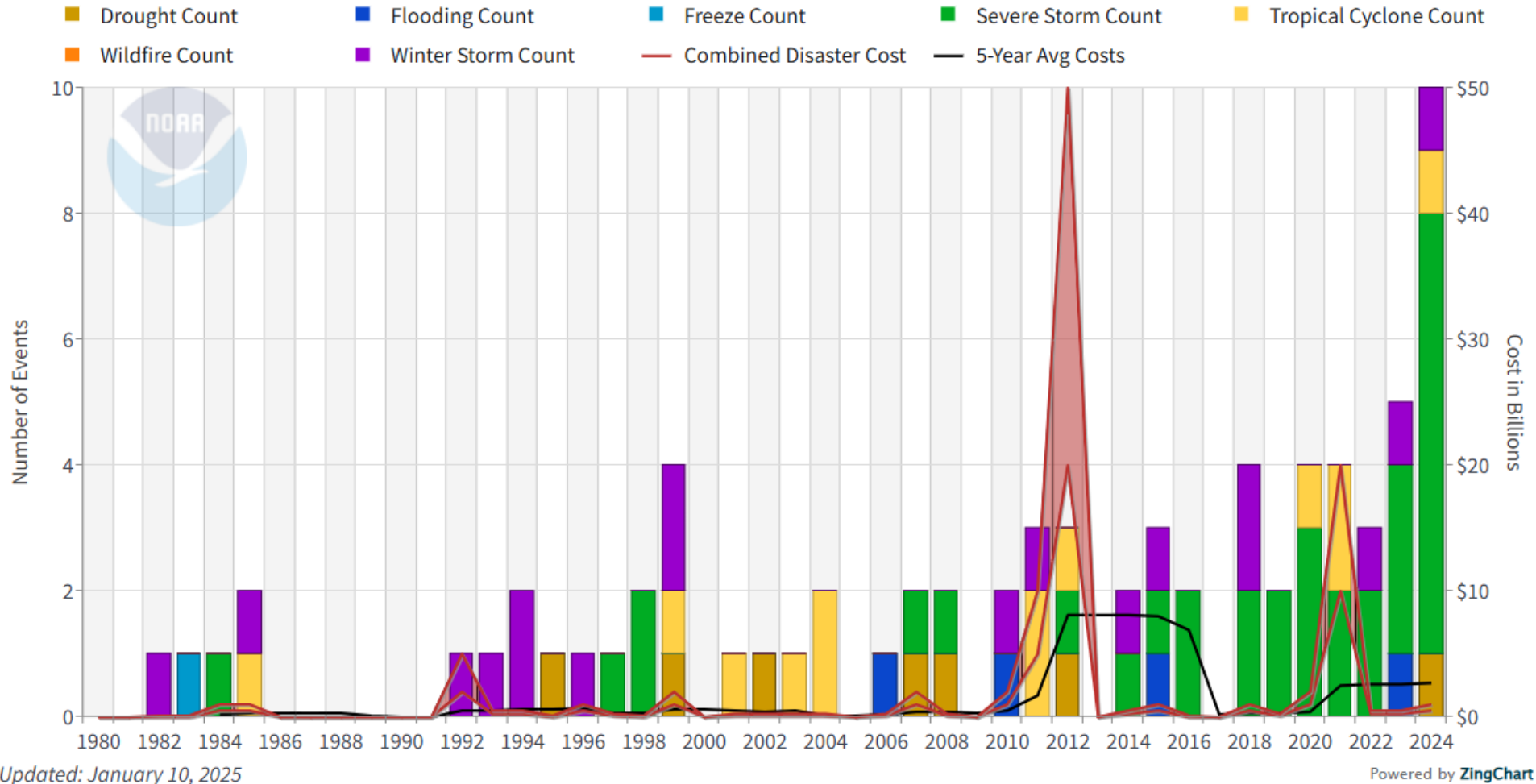
Sources: NOAA

# Marketplace Overview - Property



# Marketplace Overview - Property

New Jersey Billion-Dollar Disaster Events 1980-2024 (CPI-Adjusted)



Sources: NOAA

Between 1980 and 2024, 32 Severe Storm, 13 Tropical Cyclone, 18 Winter Storm, 4 Flooding, 7 Drought, and 1 Freeze billion-dollar disaster events affected New Jersey (CPI-adjusted).

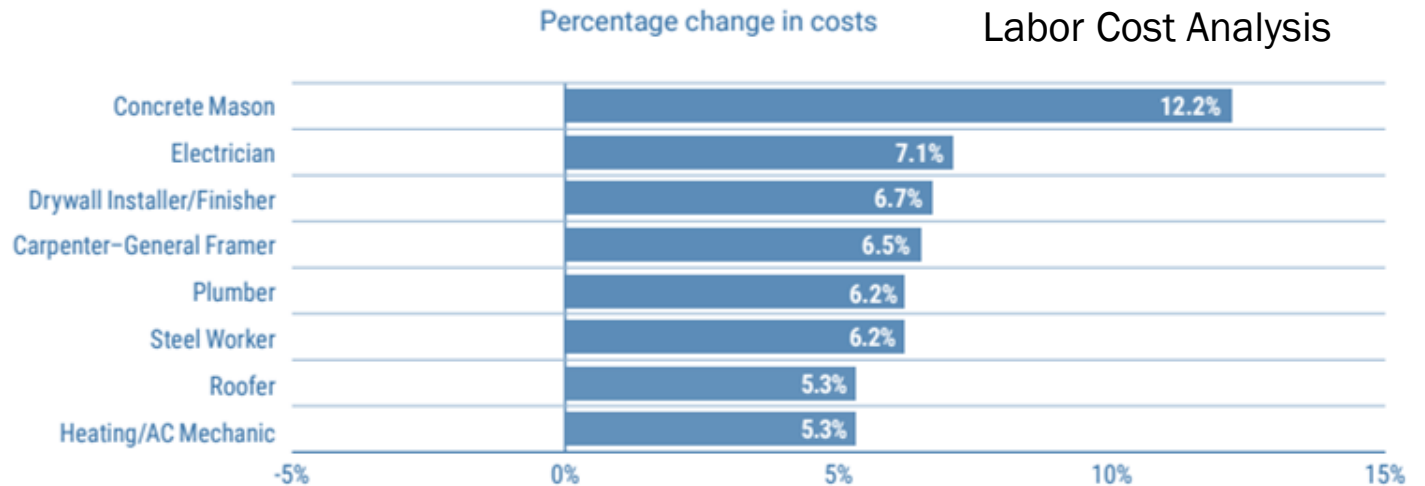
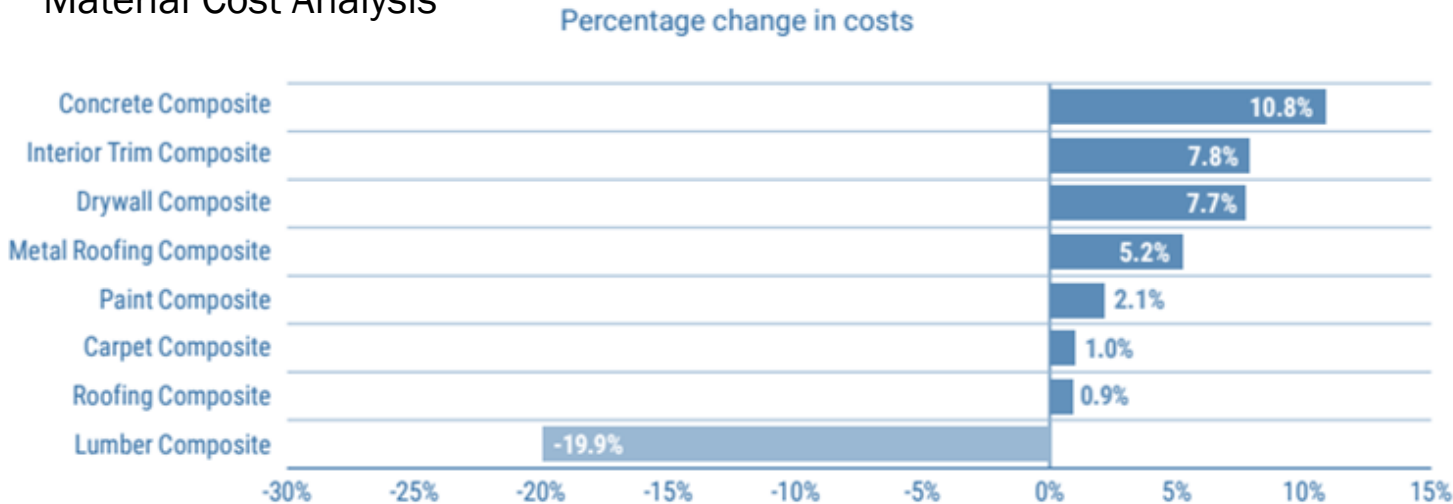
*44 years - 75 events*

Between 2020 and 2024, 34% of all billion-dollar events have occurred.

*Last 5 years - 26 events*

# Marketplace Overview - Property

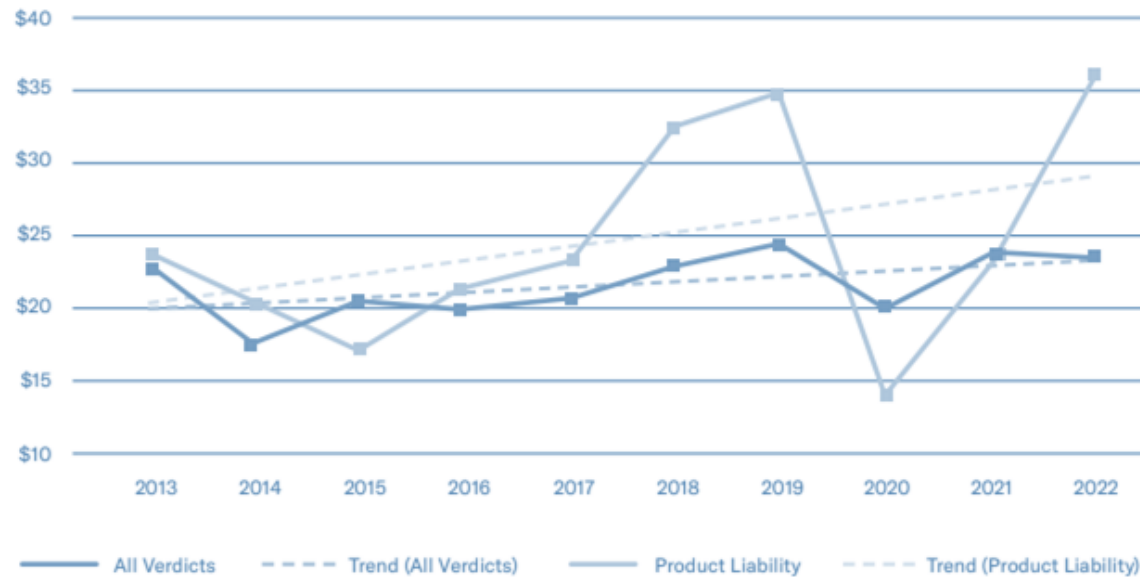
## Material Cost Analysis



# Marketplace Overview - Liability

Social Inflation

Figure 3: Median Nuclear Verdict, 2013 – 2022



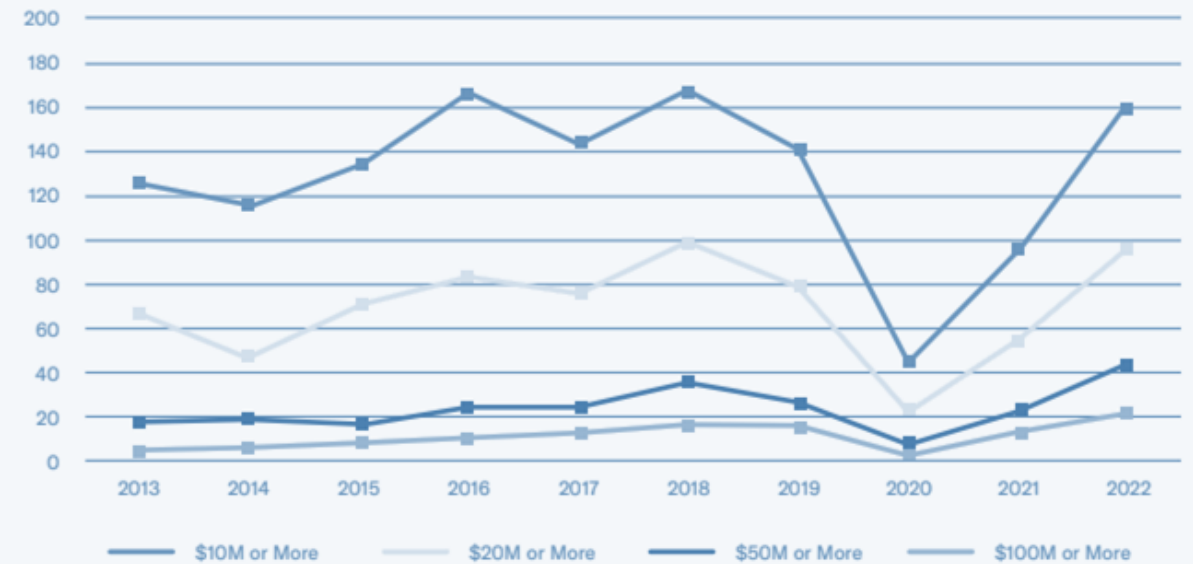
All Nuclear Verdicts

+27.5% from \$19.3M in 2010 to \$24.6M in 2019

Auto Accident

+63.2% from \$15.2M in 2010 to \$24.8M in 2019

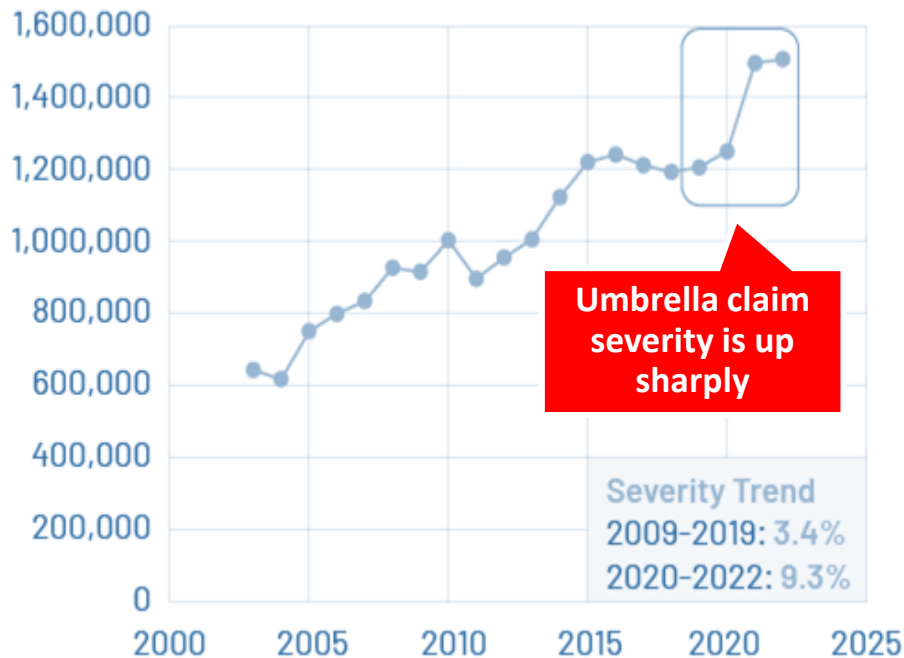
Figure 2: Number of Reported Nuclear Verdicts, 2013 – 2022



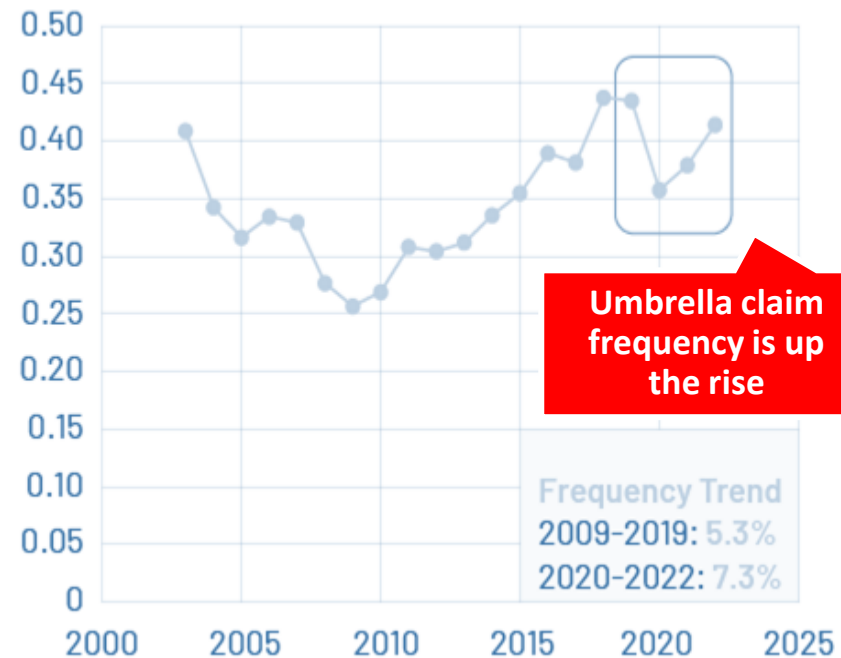
# Marketplace Overview - Liability

## Social Inflation

Commercial Umbrella Severity  
(Loss & ALAE)



Commercial Umbrella Frequency  
(Claims per On-Leveled Premium)



*“A decade ago, an average single-person loss that would be contained in primary limits is now well into Umbrella limits, and the tail associated with Commercial Umbrella claims has likely been underestimated”*

*-Gen Re*

### Contributing Factors

Legal system abuse

Nuclear verdicts

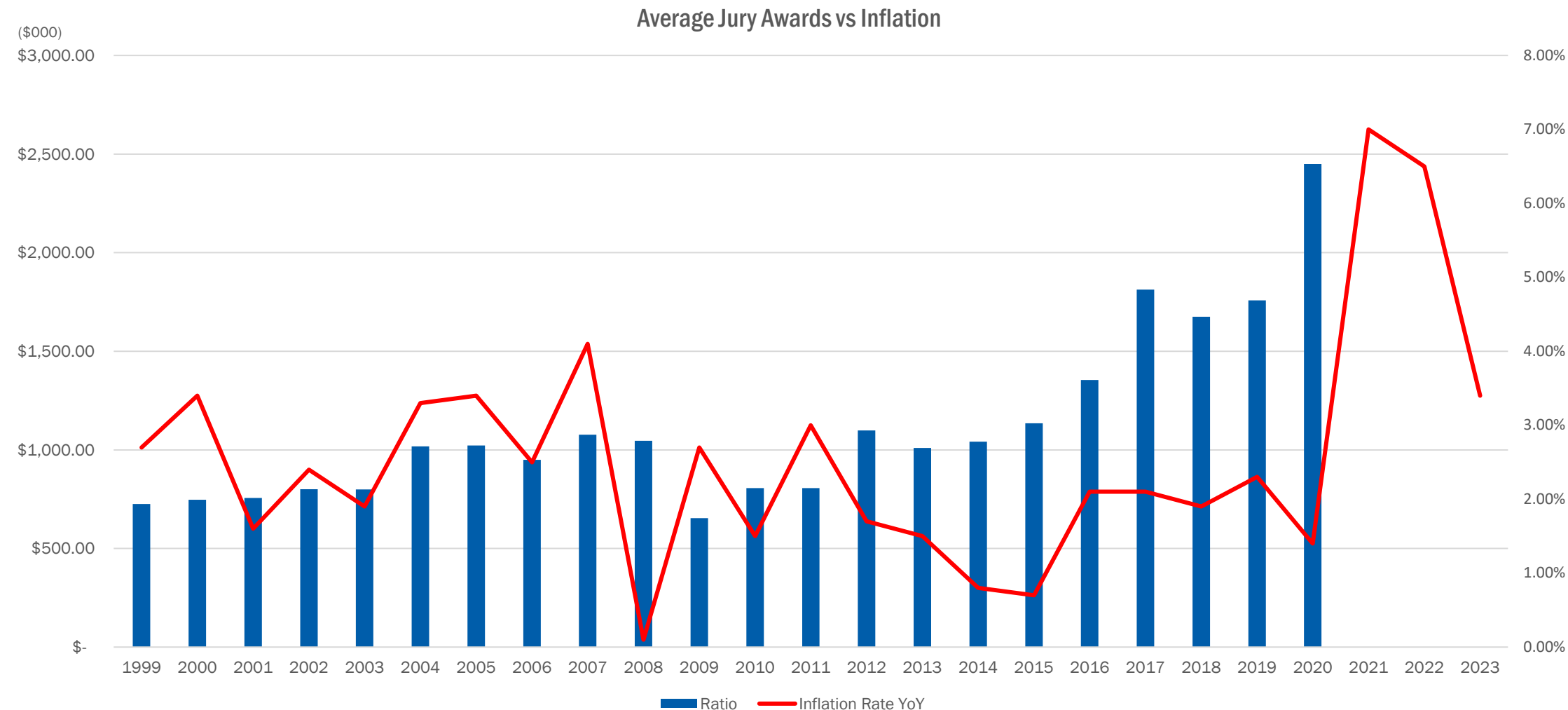
Sophisticated trial bar

3<sup>rd</sup> Party Litigation Funding

Distracted driving

Aggravated damages

# Marketplace Overview - Liability

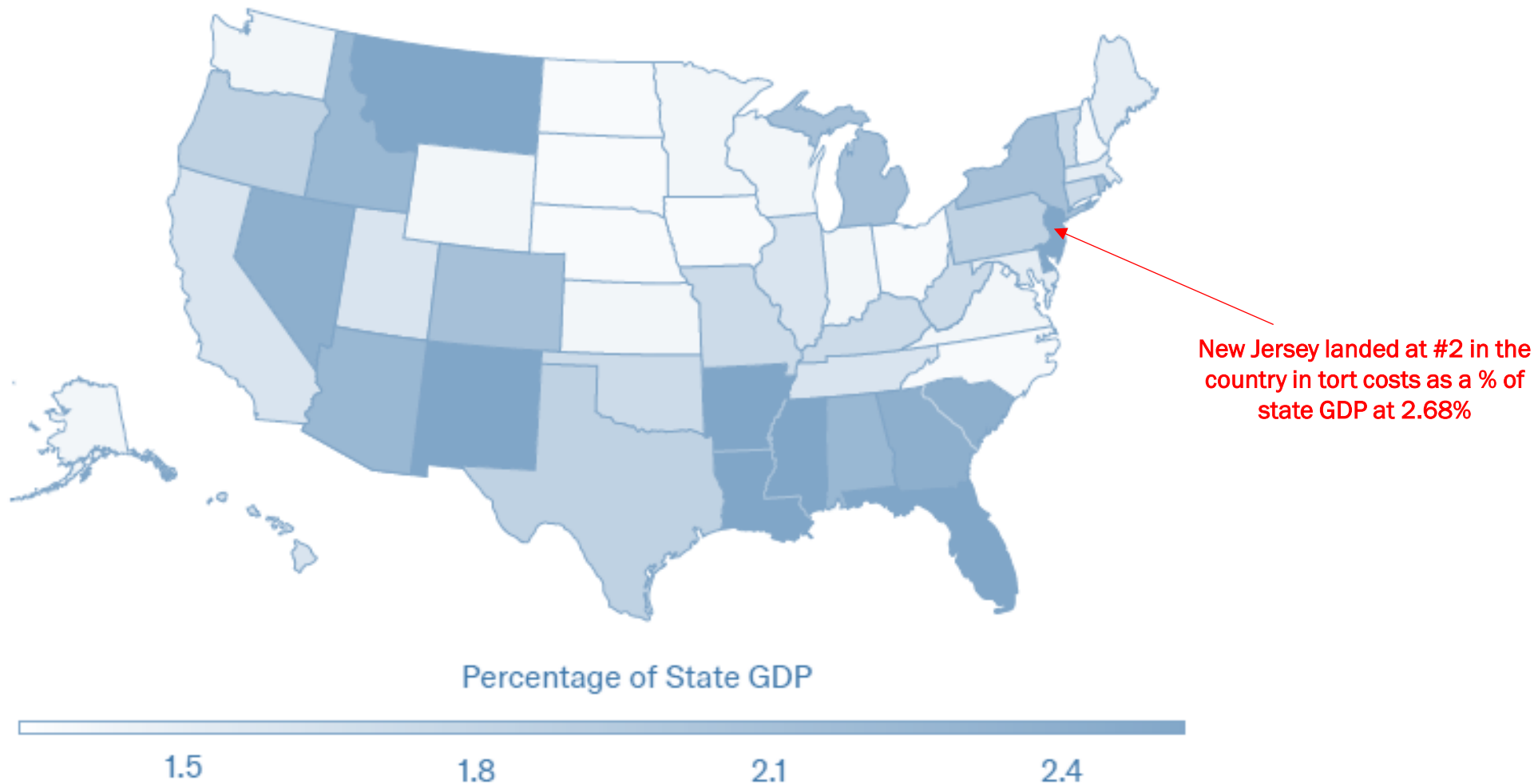


Sources: Jury Verdict Research, Thomas Reuters, Risk & Uncertainty Management Center Univ. of South Carolina

# Marketplace Overview - Liability

Tort Costs as Percent of State GDP, by State (2020)

Tort costs as a share of GDP stood at 2.1% for the US overall



Source: US Chamber of Commerce Institute for Legal Reform (Nov. 2022), "Tort Costs in America: An Empirical Analysis of Costs and Compensation of the U.S. Tort System" accessed at: <https://instituteforlegalreform.com/research/tort-costs-in-america-an-empirical-analysis-of-costs-and-compensation-of-the-u-s-tort-system/>. Risk and Uncertainty Management Center, Univ. of South Carolina.



# Liability

## Loss Triangle – NJ Public Entity Data

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2010	0.00000	1.13780	1.11219	1.02746	0.91319	0.98333	1.01849	0.99108	0.99103	1.00132
2011	0.00000	1.36123	1.25182	1.14434	1.03126	1.01112	1.00174	0.98479	1.00885	
2012	0.00000	1.44473	1.43415	1.13501	1.24090	1.01582	1.00879	1.01139		
2013	0.00000	1.34765	1.40192	1.22095	1.28895	1.11341	1.04103			
2014	0.00000	1.84575	1.66130	1.43813	1.06501	1.12903				
2015	0.00000	1.64865	1.64527	1.35753	1.09476					
2016	0.00000	2.42395	1.51306	1.12617						
2017	0.00000	1.73054	1.56209							
2018	0.00000	1.74066								
2019	0.00000									

~55% Increase in LDF

# Liability

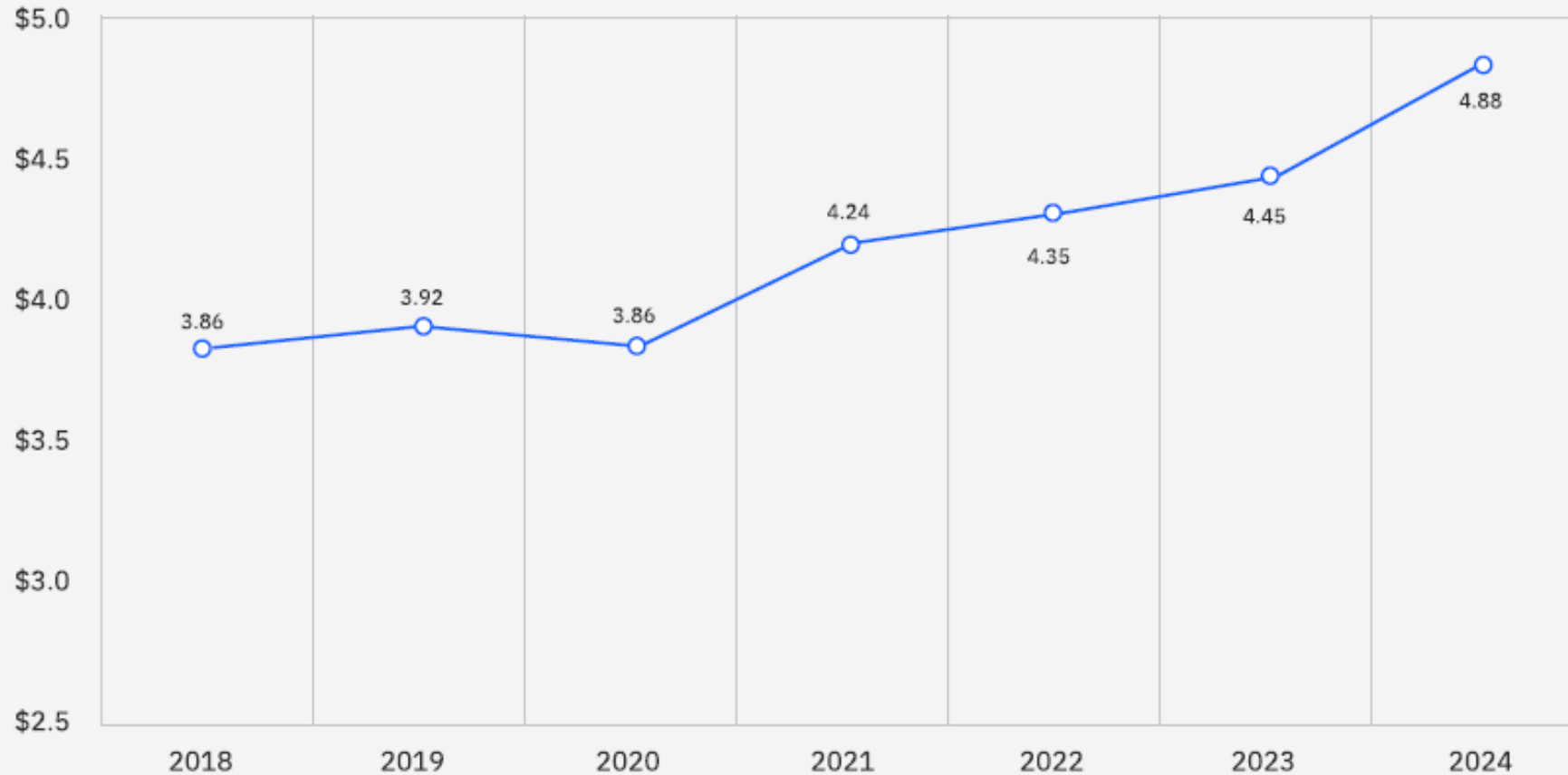
## Claims Development

### Claims Development Summary

- ✓ Social Inflation is starting to tail off
- ✓ SAM and Auto Liability represent majority of rise
- ✓ We are seeing multiple claims per year greater than \$1m
- ✓ 2-year period:
  - 11.3% increase in last 5-year average versus previous 5-year period average (improving)
  - 23% increase over 10 years
  - 65% increase in average incurred since 2014
- ✓ 3-year period:
  - 6.7% increase in last 5-year average versus previous 5-year period average (improving)
  - 32% increase in average incurred since 2014

# Marketplace Overview - Cyber

Global average total cost of a data breach



Top 5 countries and regions 2024 vs 2023

#	Cost change	2024	2023
1	↓	United States \$9.36	United States \$9.48
2	↑	Middle East \$8.75	Middle East \$8.07
3	↑	Benelux \$5.90	Canada \$5.13
4	↑	Germany \$5.31	Germany \$4.67
5	↑	Italy \$4.73	Japan \$4.52

Figure 1. Measured in USD millions

# Marketplace Overview - Cyber

Average Total Cost and Frequency by Attack Vector

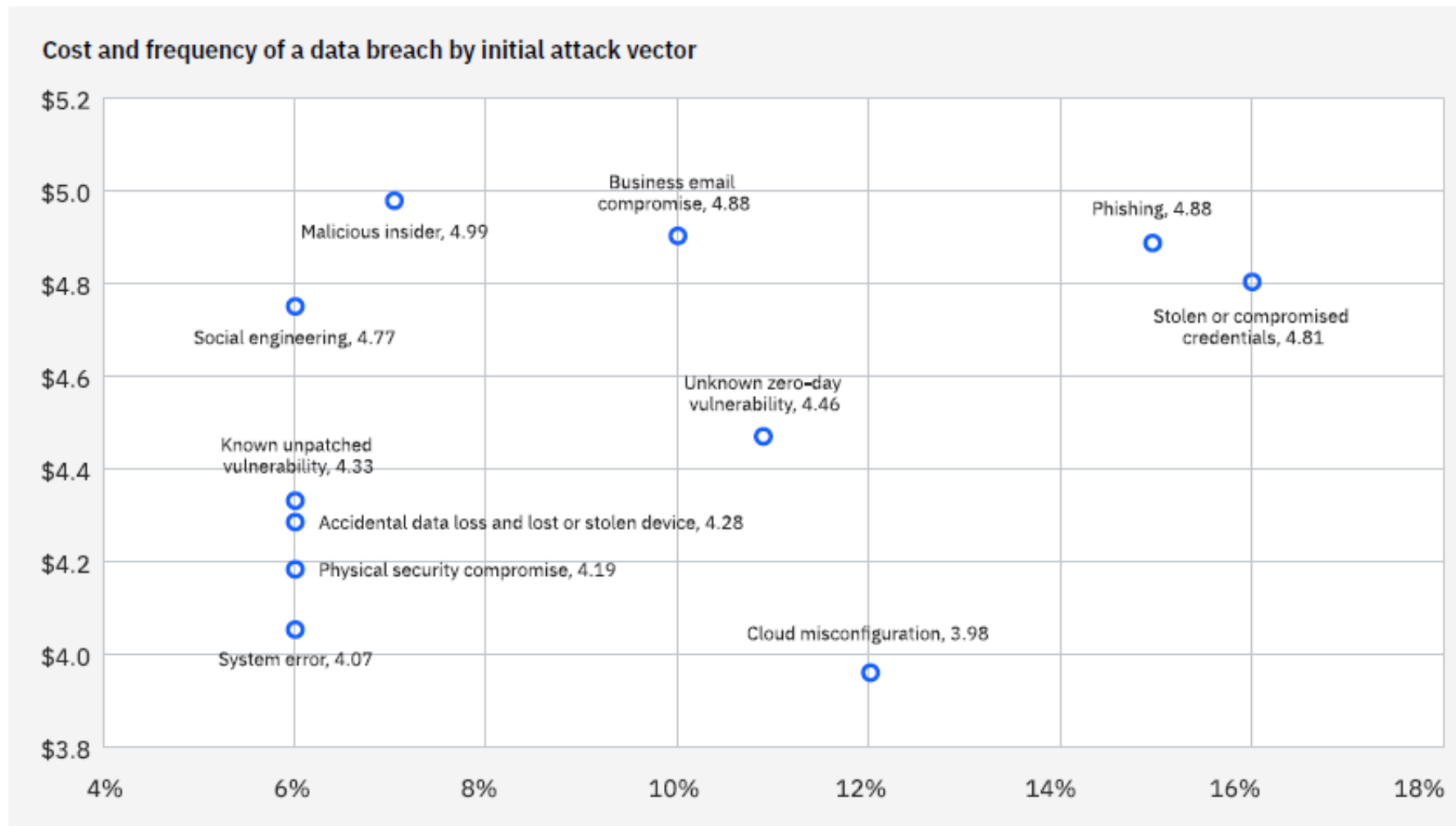


Figure 7. Measured in USD millions; percentage of all breaches

# Marketplace Overview - Cyber

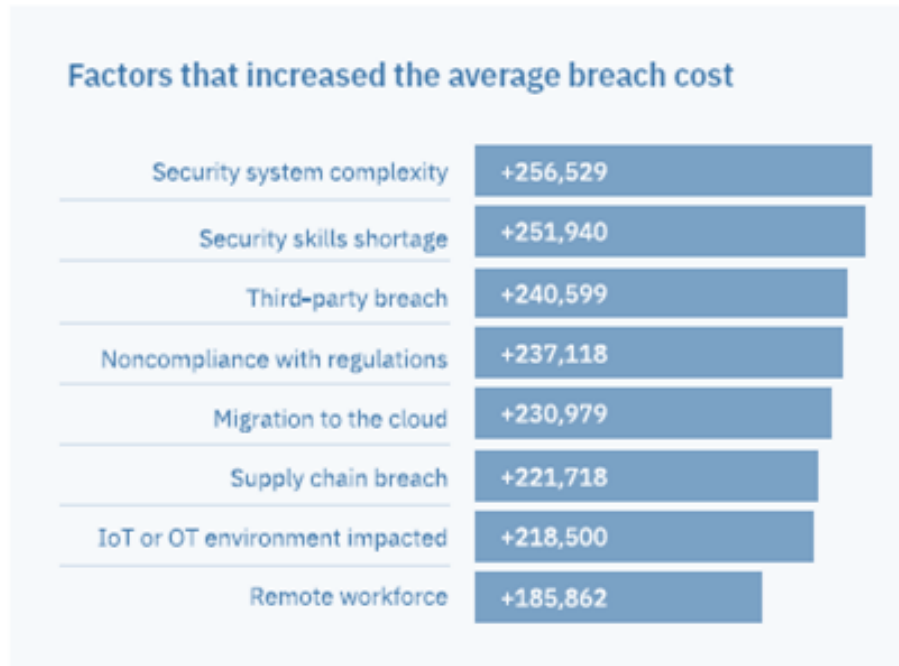


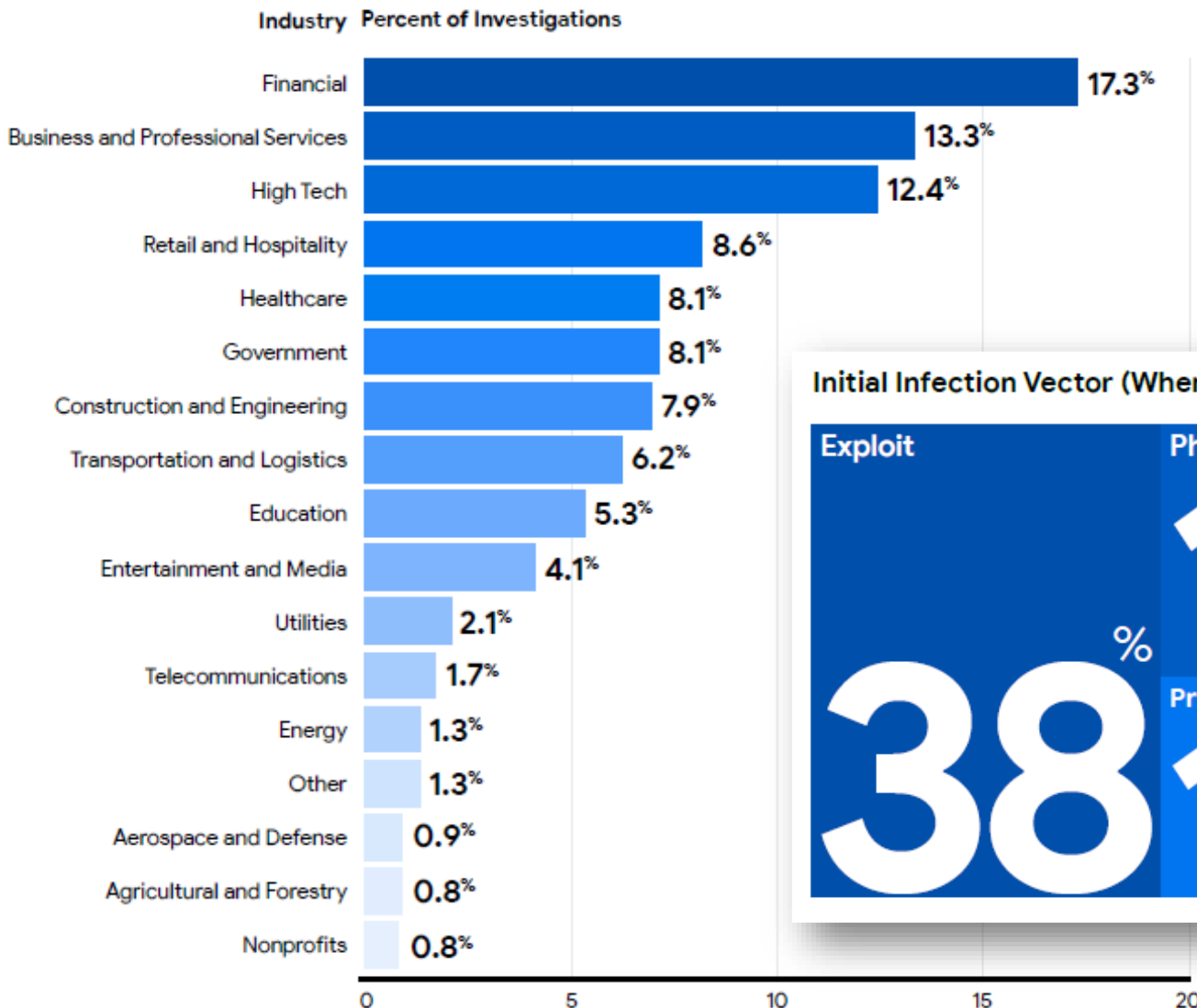
Figure 26. Cost difference from USD 4.88M breach average; measured in USD



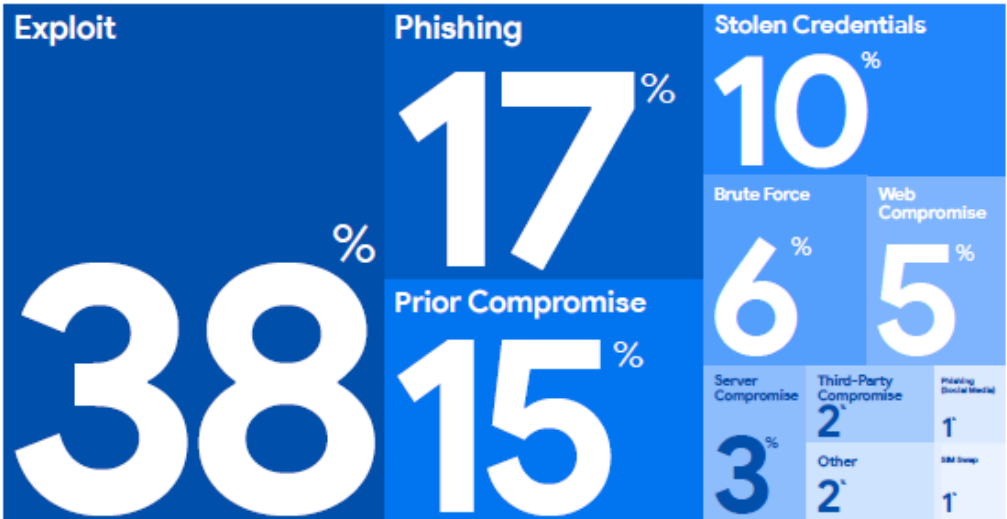
Figure 25. Cost difference from USD 4.88M breach average; measured in USD

# Marketplace Overview – Cyber

Global Industries Targeted, 2023



Initial Infection Vector (When Identified)



New Vulnerabilities with  
9/10 CVSS3 Score

+6%

BGH Incidents Involving  
Data Leaks

+76%

Average Loader Cost

+169%

Average Crypter Cost

+250%

Average Stealer Cost

+286%

Average Ransom  
Demand

-27%

Identified Spam  
Emails

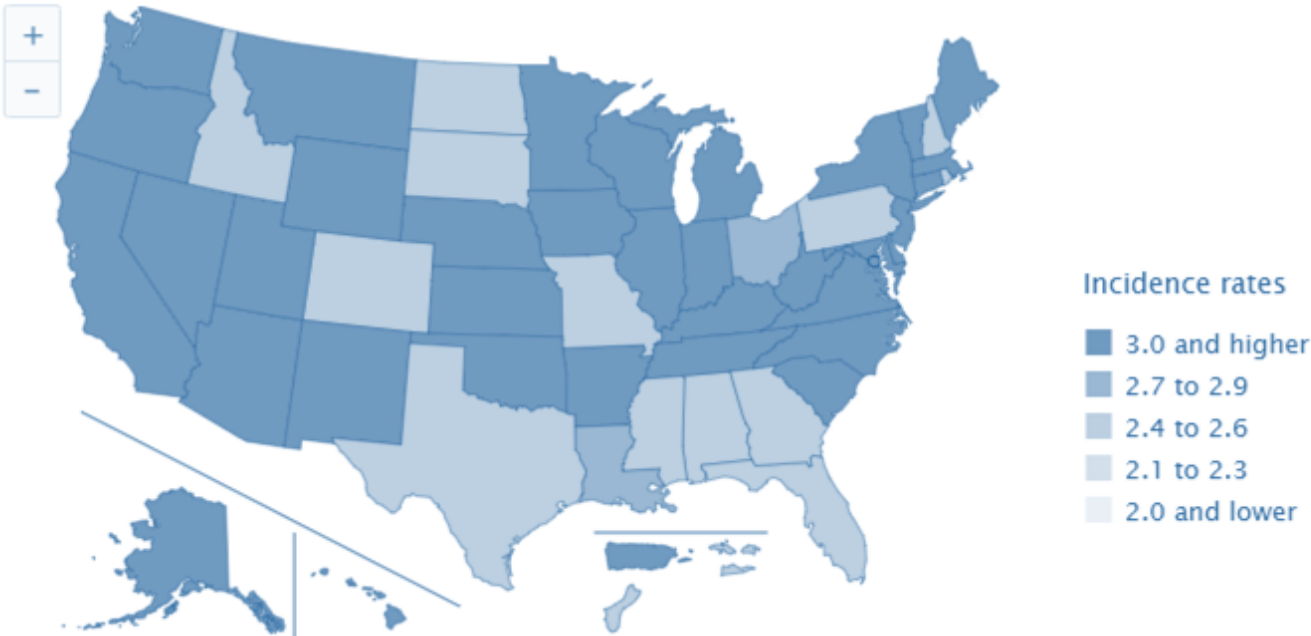
-15%

# Marketplace Overview - Workers' Compensation

Map 1. Incidence rates of nonfatal occupational injuries and illnesses by state and selected industries, 2023

U.S. rate (private industry) = 2.4

Select an industry: Local government



State	State & Local Government Incident Rate
California	6.6
New York	5.7
Maryland	5.4
Vermont	5.3
Connecticut	5.1
New Jersey	5.0
Washington	5.0
Nevada	4.9
Oklahoma	4.7

The Garden State comes in at #1 in Workers Compensation Costs in the Country, with a \$2.44 index rate that’s 175% higher than the median. It was ranked at #3 in 2018.



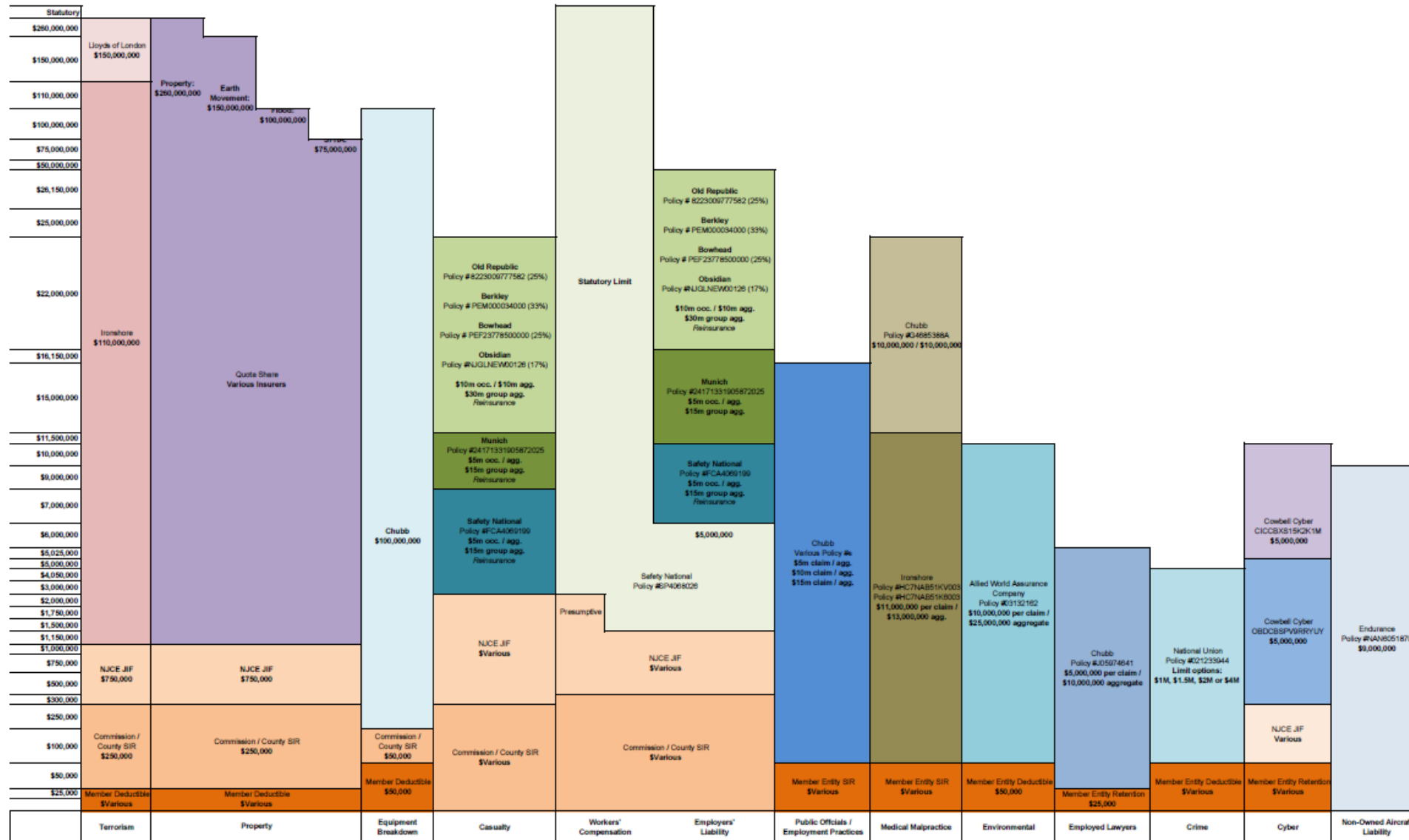
# Renewal Review

Detailed Review of Renewal Changes





# Program Schematic



# Coverage Updates

## Property

### Overview

- During marketing, we ended up being oversubscribed for a second year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to restructure the program to further enhance future stability, which primarily includes picking the right insurers.
- Overall, we achieved a 17% rate decrease versus expiring, saving millions of dollars for the NJCE.
- In our negotiations we had markets participating in the primary layer provide a Named Windstorm aggregate of \$10M which was achieved within the 17% rate decrease when previously quoted at +\$2.5M last year.
- We will be entering year two of our new relationship with Chubb on the Equipment Breakdown coverage. Chubb recognized a much larger loss history for the NJCE, most notably the sludge dryer losses in Camden. As such, Chubb proposed three options and the NJCE chose to bind the lowest deductible option as it relates to the sludge dryers \$1M / 15 ADV.

<b>Oliver Then</b> Equipment Breakdown Risk Engineer II 347-443-0427 <a href="mailto:Oliver.then@chubb.com">Oliver.then@chubb.com</a>	<b>Ibzan Fernandez</b> Senior Equipment Breakdown Risk Engineer 732-439-0357 <a href="mailto:ifernandez@chubb.com">ifernandez@chubb.com</a>
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- Terrorism remains placed separately with Hiscox

# Coverage Updates

## Property All-Risk Structure

\$200,000,000											
Carrier Share Limit	MISSOURI (N/A) 37.50% \$80,000,000					STAIR (N/A) 21.88% \$15,000,000					
Policy Number	EIKIT000293					SLS111Y12384125					
Claims Contact	newloans@mscusa.com					claims@staircompanies.com					
Claims Phone	888-878-8872					848-227-8300					
\$100,000,000											
Carrier Share Limit	LEXINGTON (N/A) 10% of Primary \$100M \$10,000,000	Seneca Hb 2.50% \$2,500,000	AWAC (N/A) 3.50% \$3,500,000	AXIS (N/A) 5.00% \$5,000,000	STAIRSTONE (N/A) 5.00% \$5,000,000	HONSHORE (N/A) 2.50% \$2,500,000	SHU (N/A) 5.00% \$5,000,000	LLOYD'S (BRI) 0.25% \$0,250,000	LLOYD'S (KLN/ K/ AXS) 8.00% \$8,000,000	CANDORUS (N/A) 2.50% \$2,500,000	SOMMO (N/A) 2.50% \$2,500,000
Policy Number	061384885	E5112006170-00	0314-5359-1A	11-001-000228032-01	C5110028895211-00	1000627851-02	42-SHU-000270-02	B1230AI12171A25	B1230AI12171B25	CUS30000107-01	E5110000430107
Claims Contact	newloans@propertylanery@aig.com	ClaimsAPAC_CorporateSolutions@seneca.com	noticeofloss@awac.com	Usinfo@axiscapital.com	Claims@corsspecialty.com	USClaims@honsore.com	info@shu-jetsons.com	agr_wp_dandclaims@arwins.com	agr_wp_dandclaims@arwins.com	claims@canopus.com	insuranceclaims@sompo-intl.com
Claims Phone	888-931-0546			878-758-0400	201-743-7717	888-362-0000	305-624-0111	pos.butcher@arwins.com	pos.butcher@arwins.com	+44 (0)20 7337 3258	914-488-8880
\$250,000,000											
Carrier Share Limit	HOLBUS (N/A) 21.50% \$34,400,000			WESTPHAL (N/A) 4.80% \$7,500,000			WIBS (N/A) 4.80% \$7,500,000			LLOYD'S (AUW) 1.00% \$1,800,000	
Policy Number	B1230AI12171U25			XAI6-381984H-01			LA452P-25A000			B1230AI12171B25	
Claims Contact	agr_wp_dandclaims@arwins.com			westphalpropertyclaims@westphalgrp.com			WRBSClaims@arglennarlin.com			agr_wp_dandclaims@arwins.com	
Claims Phone	pos.butcher@arwins.com			252-247-8736			888-818-5619			pos.butcher@arwins.com	
\$100,000,000											
Carrier Share Limit	EVOLUS (N/A) 2.50% \$2,500,000	MAHDEL (N/A) 2.50% \$2,500,000	BETHSHORE (N/A) 7.50% \$7,500,000	MUNICH Hb (N/A) 2.50% \$2,500,000	WESTCHESTER (N/A) 5.00% \$5,000,000	HOLBUS (N/A) 4.00% \$4,000,000	RISKSMITH (N/A) 2.50% \$2,500,000	STAIR (N/A) 4.00% \$4,000,000	RESUI (N/A) 3.00% \$3,000,000	LANCASHIRE (N/A) 2.00% \$2,000,000	
Policy Number	CA311007336-251	MGLV21110000073	42-1181-326295-03	N1-A3-111-0000047-02	U39189574 002	B1230AI12171C25	1124-25-XS11-0023	SLS111Y12384125	LH1048961	111100118200-00125	
Claims Contact	PropertyMarinaClaims@arwinsglobal.com	Newclaims@markcorp.com	Claimsnotices@thespecialty.com	NewLoansCL@ACMcclaims.com	Chubbclaims@notices@chubb.co	agr_wp_dandclaims@arwins.com	Risksmith@mcclaims.com	claims@staircompanies.com	reportclaims@resui.com	Lancashireclaims@synsynd.com	Propertyclaims@beauley.co
Claims Phone		888-362-7535	855-453-0875	888-799-2919	888-433-4385	pos.butcher@arwins.com	888-613-6252	848-227-8300	404-231-2398	Business.claims@velocityrisk.com	
										888-222-1123	844-878-2967

# Coverage Updates

## Liability

### Overview - \$10m x SIR

- Program was heavily marketed due to subpar results and changing underwriting over past few years.
- Munich indicated a 30%+ rate increase on the incumbent layer of \$10m x \$1.5m; however, we had new options in hand.
- The new program for 2025 will be as follows:
  - \$5m x \$2m: Safety National
  - \$5m x \$7m: Munich
- The marketing effort and restructuring is adding much more stability to the NJCE program and generating a 29% rate decrease.
- NJCE retentions increased from \$1.5M to \$2M and the actuarial loss funding for the additional \$500K in retention supported the substantial decrease realized in excess pricing.
- Safety National will be looking to increase the NJCE retention from \$2M to \$3M next renewal which fits with the programs strategy to move this up over time.

### Overview - \$10m x \$12m

- Our marketing effort on the high excess layer allowed for new quota share participation as follows:
  - 33% of \$10M x \$12M: Berkley
  - 25% of \$10M x \$12M: Old Republic
  - 25% of \$10M x \$12M: Bowhead
  - 17% of \$10M x \$12M: Obsidian

In addition to negotiating strong renewals and strengthening our panel of carrier partners we also increased the carriers funding of our safety grant from \$60K to \$90K

# Coverage Updates

## Workers' Compensation

### Overview

- We enter the final year of the three-year rate agreement with Safety National, with a 2% rate increase.

# Coverage Updates

## Public Officials & Employment Practices

- We completed a marketing effort for all members and renewing with incumbents was the best option for 2025 across the board.
- Cumberland County elected the reimbursement option with no counsel schedule & bordereaux reporting – rates \$280/\$220/\$110, this moved the Cumberland County Utility Authority's retentions up to \$100K POL and \$250K EPL.
- Hudson County elected to purchase POL/EPL coverage for the first time. Hudson also pursued the reimbursement option with no counsel schedule & bordereaux reporting – rates \$280/\$220/\$110

# Coverage Updates

## Cyber

### Overview – Primary \$5m / \$5m

- Cowbell continues to be an excellent partner for the NJCE, and despite unfavorable loss history last year was able to deliver a 3% rate decrease for the renewal.

### Overview – \$5m x \$5m

- Bound with Chaucer (Cowbell) over the incumbent which includes full drop-down coverage, meaning all members' limits increase to a total of \$10m Each Claim / Aggregate. Sublimit dropdown coverage provided is as follows:
  - Cyber Crime Coverage: \$250,000 per claim / \$1,000,000 aggregate xs \$250,000 per claim / \$1,000,000 aggregate
  - Bricking costs: \$1,000,000 per claim / \$5,000,000 aggregate xs \$1,000,000 per claim / \$5,000,000 aggregate
  - Criminal Reward Costs: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate
  - Utility Fraud Attack Endorsement: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate
  - Media Liability Endorsement: \$1,000,000 per claim / \$5,000,000 aggregate xs \$1,000,000 per claim / \$5,000,000 aggregate
  - Cryptojacking: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate

### Overview – Union Cyber

- Remains standalone with Coalition
- Option presented to join the NJCE group program



# Coverage Updates

## Monmouth Tanks

### Overview

- Bound a 2-year policy period with Crum & Forster, with the added advantage of a \$250k deductible for tank removal.

# Coverage Updates

## Employed Lawyers

### Overview

- Option presented for Hudson to purchase which was not elected

# Coverage Updates

## Additional Lines – No Changes

### Overview

- Crime
- Medical Malpractice
- Non-Owned Aircraft
- Veterinary Professional
- Aviation
- Marina Operators
- Fiduciary
- Active Assailant
- Travel Accident
- Watercraft / Hull

# Coverage Updates

Member	Property	Excess Property	Casualty 10x2	Casualty X 12	WC	POL/EPL	Cyber	Med/Mal	Air	Employed Lawyers	Pollution	Crime	Active Assailant
ATLANTIC COUNTY	X	X	X	X	X	X	X	X	X	X		X	
ATLANTIC COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X			X	
ATLANTIC COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X	X	
BURLINGTON COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	X
BURLINGTON COUNTY BD OF SOCIAL SERVICES	X	X	X	X	X	X	X	X	X		X		X
BURLINGTON COUNTY BRIDGE COMMISSION	X	X	X	X	X	X	X		X		X	X	
BURLINGTON COUNTY INSTITUTE OF TECH					X	X	X						
BURLINGTON COUNTY SPECIAL SCHOOL DIST					X	X	X	X					
ROWAN COLLEGE AT BURLINGTON COUNTY	X	X	X	X	X	X	X		X		X	X	X
CAMDEN COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
CAMDEN COUNTY BD OF SOCIAL SERVICES	X	X	X	X	X	X	X		X	X	X	X	
CAMDEN COUNTY COLLEGE	X	X	X	X	X	X	X	X	X	X	X	X	
CAMDEN COUNTY DEPT OF POLICE SERVICES	X	X	Separate	Separate	Separate	N/A	X		X	X		X	
CAMDEN COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X		X		
CAMDEN COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X	X	X	X	
CAMDEN CTY POLLUTION CTRL FINANCING AUTH	X	X	X	X	X	X	X		X		X	X	
CUMBERLAND COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	X
CUMBERLAND COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X		X
GLOUCESTER COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
GLOUCESTER COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X	X	X		X	X	X
GLOUCESTER COUNTY LIBRARY	X	X	X	X	X	X	X		X		X	X	X
GLOUCESTER COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X	X	X
Rowan College of South Jersey	X	X	X	X	X	X	X	X	X		X	X	X
HUDSON COUNTY	X	X	X	X	X	X	X		X	X	X	X	
MERCER COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
MERCER COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X		X	X	
MONMOUTH COUNTY	Separate		X	X	X	X	X		X		Separate	X	
Ocean County Board of Health	X	X	X	X	X	X	X	X	X	X		X	
Ocean County Board of Social Services	X	X	X	X	X	X	X		X			X	X
OCEAN COUNTY	X	X	X	X	X	X	X		X		X	X	
Ocean County Library	X	X	X	X	X	X	X		X			X	
Ocean County Mosquito Commission	X	X	X	X	X	X	X		X		X	X	
Ocean County Utility Authority					X		X		X				
UNION COUNTY	X	X	X	X	X	X	X		X	X	X	X	

# Coverage Updates

## Additional Lines / Marketing Details

### Overview

- Cumberland County Improvement Authority was removed from all coverages as they terminated their membership in the NJCE.
- Across all lines of coverage, we approached almost every insurer in the market both domestically and internationally to ensure we provided the most comprehensive program.

Insurer	Result
<b>Active Assailant</b>	
Indian Harbor	Quoted
<b>Crime</b>	
AIG	Quoted
<b>Cyber</b>	
Cowbell	Quoted
Great American	Quoted
<b>Employed Lawyers</b>	
Chubb	Quoted
<b>Equipment Breakdown</b>	
Chubb	Quoted
<b>Excess Liability</b>	
Ambridge	Declined
Ark	Declined
Arcadia	Declined
Aspen	Declined
Argenta	Declined
Aureity	Declined
Berkley	Quoted
Bowhead	Quoted
Blenheim	Declined
Convex	Declined
Conduit	Declined
Chaucer	Declined
Faraday	Declined
First Specialty	Declined
Genesis	Declined
Great American	Declined
Hamilton	Declined
Helix	Declined
Inigo	Declined
Kinsale	Declined
Lancashire	Declined
MAP	Declined
MS RE	Declined
Munich	Quoted
Rokstone	Declined
Old Re	Quoted
Chubb	Declined
Obsidian	Quoted
Hudson	Declined
Safety National	Quoted

Insurer	Result
<b>Medical Malpractice</b>	
Chubb	Quoted
Ironshore	Quoted
<b>Monmouth Aviation</b>	
Starr	Quoted
<b>Monmouth Fiduciary</b>	
Great American	Quoted
<b>Monmouth Marina Operators</b>	
Intact	Quoted
<b>Monmouth Storage Tanks</b>	
Ironshore	Quoted
Crum & Forster	Quoted
<b>Monmouth Property</b>	
Zurich	Quoted
<b>Non-Owned Aircraft</b>	
Endurance American Insurance	Incumbent Quoted
<b>Property &amp; Terrorism</b>	
Lexington	Quoted
AGR	Quoted
AWAC	Quoted
Axis	Quoted
Canopus	Quoted
Endurance American Insurance	Quoted
Evanston	Quoted
Ironshore	Quoted
Everest	Quoted
Kinsale	Quoted
Landmark	Quoted
Mitsui	Quoted
National Fire	Quoted
Nautilus	Quoted
Princeton	Quoted
SRU	Quoted
Starr	Quoted
StarStone	Quoted
Swiss Re	Quoted
Velocity	Quoted
Westchester	Quoted
Westfield	Quoted
<b>Public Officials Liability &amp; Employment Practices Liability</b>	
Chubb	Quoted
<b>Workers Compensation</b>	
Safety National	Quoted
Chubb	Declined



# Looking Forward

Planning for 2025 and Beyond



# ■ Looking Forward

## Property

- We appreciate your continued support in getting the appraisals completed. Ensure any buildings not getting appraised and any renovations/new projects are entered in Origami with full COPE info and values.

## Casualty

- Continue the efforts from JAM in law enforcement risk control and getting police departments certified.
- Lookout for risk control updates regarding stormwater management this year.

## Cyber

- Claims trends, especially severity, continue to increase. Lookout for a big push on the Basic Security controls.
- Best practices for Artificial Intelligence will be rolled out this year.

## Inmate Medical

- Be on the lookout for additional details around this new coverage offering in the coming year.



# IV.

## Contacts

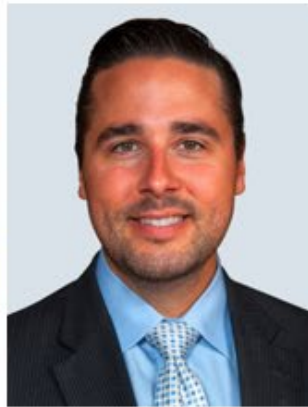




# THANK YOU

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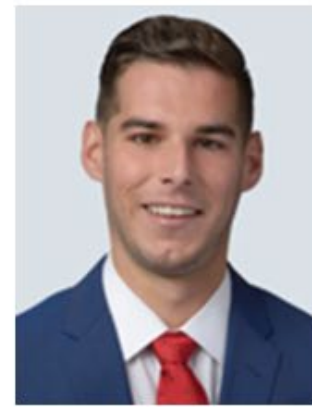
Questions? Comments?



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