

**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>
--------------------	---------------------------------------------------------

Claims Services	Qual-Lynx <b>Claudia Acosta</b> <b>Lisa Gallo</b>
-----------------	---------------------------------------------------------

	PERMA Risk Management Services <b>Shai McLeod</b> <b>Kerin Drumheiser</b>
--	---------------------------------------------------------------------------------

NJCE Underwriting Manager	Conner Strong & Buckelew
---------------------------	--------------------------

Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b>
----------------------------	-----------------------------------------------------

Treasurer	<b>Julie Tarrant</b>
-----------	----------------------

Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
----------	----------------------------------------------------------

Safety Director	J.A. Montgomery Consulting <b>Glenn Prince</b>
-----------------	---------------------------------------------------

Auditor	
---------	--

**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. 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.

**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. Fiore 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. Fiore 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. 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