

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, APRIL 17, 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: April 17, 2025**  
**10:00 A.M.**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** March 20, 2025 Open Minutes.....Appendix I  
March 20, 2025 Closed Minutes.....sent via e-mail
  
- ☐ **CORRESPONDENCE:** None
  
- ☐ **COMMITTEE REPORTS**
  - ☐ Safety and Accident Review Committee: .....Verbal
  - ☐ Claims Committee: .....Verbal
  
  - ☐ Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of April 10, 2025 (*Roll call Vote*)
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 2-12
  
- ☐ **TREASURER – Julie Tarrant**  
Resolution 24-25, April Bills List – *Motion (Roll Call Vote)*..... Page 13  
Treasurer Monthly reports.....Pages 14-15
  
- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX** .....Pages 16-19
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report.....Pages 20-29
  
- ☐ **RISK MANAGERS REPORT – Conner Strong & Buckelew**  
Monthly Report..... Verbal
  
- ☐ **ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.**  
Monthly Report ..... Verbal
  
- ☐ **OLD BUSINESS:**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
  - . *Motion to open the meeting to the public*
  - . *Motion to close the meeting to the public*
  
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**  
Resolution 25-25 Closed Session (if needed) .....Page 30
  
- ☐ **Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: May 15, 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: April 17, 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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- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage with Selective Insurance Company renews on May 5, 2025. This policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. The annual premium is \$1,998. The premium is the same as last year. The premium for the renewal will be paid out of the Miscellaneous and Expense Account and appears on this month's bill list.

- ☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,998**

- ☐ **Certificate of Insurance Issuance Report (Pages 4-5)** – Included in the agenda on pages 4-5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of March. There were (10) ten certificates of insurance issued during the month of March.

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

- ☐ **New Jersey Counties Excess Joint Insurance Fund** - The NJCE is scheduled to meet virtually on Monday, April 21, 2025 at 9:30 a.m.

- ☐ **OCIFC Financial Fast Track (Page 6)** – Included in the agenda on page 6 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2025** there is a surplus of **\$1,362,621**. 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 **January 31, 2024** is **\$587,521**. The total cash amount is **\$27,541,096**.

- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 7-9)** – Included in the agenda on pages 7-9 is a copy of the NJCE Financial Fast Track Report for the month of January. As of **January 31, 2025** the NJCE has a surplus of **\$12,188,662**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$14,833,590**.

- ☐ **Claims Tracking Reports (Pages 10-11)** – The claims tracking reports are on pages 10-11 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of January 31, 2025 with the Commission.

- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar (Page 12)** - 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 12 is more information on the seminar. If anyone needs the link or needs assistance in registering, they should contact the Fund Office.
- ❑ **2025 New Jersey Association of Counties Conference:** The 74th Annual Conference is scheduled to be held from May 7 to May 9 at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be sponsoring a Coffee Station this year. **Harry Earle**, Assistant Director of J.A. Montgomery Consulting, will present on Artificial Intelligence and Risk Considerations for Local Government on Thursday, May 8 at 11:30 A.M.

The impact of Artificial Intelligence (AI) on local government and law enforcement agencies is everchanging due to the rapid growth of this technology. This presentation will highlight the importance of local government leaders learning about AI's benefits and the potential risks when such technology is utilized without proper guidance and training. Participants will learn the value of forming a collaborative organizational team to better understand AI and maximize its benefits to provide more excellent constituent services.

# Ocean County Insurance Commission – SIR

## Certificate of Insurance Monthly Report

From 3/1/2025 To 4/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Mobilease Modular Space, Inc. I - County of Ocean	201 Route 130 Pedricktown, NJ 08067	Company D: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Manufacturer: SSI, Serial #: SSI-5528 and SSI-5532, Year: 2019 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased mobile offices- Manufacturer: SSI, Serial #: SSI-5528 and SSI-5532, Year: 2019	3/6/2025 #5134830	GL AU EX WC OTH
H - Miller Leasing Company I - County of Ocean	1824 Route 38 PO Box 619 Lumberton, NJ 08048	Company D: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract.	3/7/2025 #5135469	GL AU EX WC OTH
H - Central Regional High School I - County of Ocean	539 Forest Hills Parkway Bayville, NJ 08721	RE: Use of Premises- Graduations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Special Law Enforcement Officer and Ocean County Fire Marshal Firefighter graduations during the current calendar year.	3/7/2025 #5135464	GL AU EX WC OTH
H - Central Regional School District I - County of Ocean	509 Forest Hills Parkway Bayville, NJ 08721	RE: Use of Premises- Graduations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Special Law Enforcement Officer and Ocean County Fire Marshal Firefighter graduations during the current calendar year.	3/13/2025 #5163928	GL AU EX WC OTH
H - New Jersey Division of Aging I - County of Ocean	Services 3444 Quakerbridge Road Hamilton Township, NJ 08619	RE: Age Friendly Community Grant Evidence of Insurance as respects to the Age Friendly Community Grant.	3/20/2025 #5176427	GL AU EX WC OTH

# Ocean County Insurance Commission – SIR

## Certificate of Insurance Monthly Report

From 3/1/2025 To 4/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Ocean County Health Department  I - Ocean County Board of Health	PO Box 2191 175 Sunset Avenue Toms River, NJ 08754	RE: 333 Haywood, Suite 2, Manahawkin, NJ 08050 Evidence of insurance as respects 333 Haywood, Suite 2, Manahawkin, NJ 08050.	3/21/2025  #5210970	GL AU EX OTH
H - Ocean County Health Department  I - Ocean County Board of Health	PO Box 2191 175 Sunset Avenue Toms River, NJ 08754	RE: The Jon and Judith Student Center- 1 College Drive, Building 8 Evidence of insurance as respects the community outreach event at Ocean County College (1 College Drive, Building 8- The Jon and Judith Student Center) for Early Head Start, O.C.E.A.N. Inc.	3/24/2025  #5228992	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 State of New Jersey is an 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.	3/24/2025  #5231497	GL AU EX WC OTH
H - Ocean County Health Department  I - Ocean County Board of Health	PO Box 2191 175 Sunset Avenue Toms River, NJ 08754	RE: Programs, Community Outreach Events, Vaccine Clinics Evidence of insurance as respects to all Programs, Community Outreach events, and Vaccine Clinics held in various locations throughout Ocean County during the current calendar year.	3/26/2025  #5272210	GL AU EX WC OTH
H - 333 Haywood LLC  I - County of Ocean, Ocean County Board of	11 Linda Drive Toms River, NJ 08754	Company D: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Additional Insured & Loss Payee The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract.	3/28/2025  #5284151	GL AU EX WC OTH
<b>Total # of Holders: 10</b>				

OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,305,811	1,305,811	48,399,418	49,705,229
2.	CLAIM EXPENSES					
		Paid Claims	539,231	539,231	12,067,258	12,606,489
		Case Reserves	334,993	334,993	11,089,133	11,424,127
		IBNR	1,692	1,692	14,979,288	14,980,980
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	0	(2,608,769)	(2,608,769)
	TOTAL CLAIMS		875,917	875,917	35,526,910	36,402,827
3.	EXPENSES					
		Excess Premiums	372,028	372,028	12,469,966	12,841,994
		Administrative	50,792	50,792	1,872,497	1,923,289
	TOTAL EXPENSES		422,820	422,820	14,342,463	14,765,283
4.	UNDERWRITING PROFIT (1-2-3)		7,074	7,074	(1,469,955)	(1,462,880)
5.	INVESTMENT INCOME		103,393	103,393	2,134,589	2,237,983
6.	PROFIT (4 + 5)		110,468	110,468	664,634	775,102
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	0	0
9.	DIVIDEND EXPENSE		0	0	0	0
10.	SURPLUS TRANSFER		0	0	0	0
11.	INVESTMENT IN JOINT VENTURE		0	0	587,521	587,521
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		110,468	110,468	1,252,155	1,362,623
SURPLUS (DEFICITS) BY FUND YEAR						
	2021		2,953	2,953	(3,700,148)	(3,697,195)
	2022		26,179	26,179	(780,078)	(753,900)
	2023		27,727	27,727	3,409,900	3,437,627
	2024		31,132	31,132	1,908,463	1,939,595
	2025		7,074	7,074		7,074
TOTAL SURPLUS (DEFICITS)			110,468	110,468	1,252,153	1,362,621
TOTAL CASH						27,541,096
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2021						
		Paid Claims	150,364	150,364	5,145,063	5,295,427
		Case Reserves	(122,369)	(122,369)	3,969,734	3,847,365
		IBNR	(27,995)	(27,995)	2,048,135	2,020,140
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	0	(610,181)	(610,181)
	TOTAL FY 2021 CLAIMS		(0)	(0)	10,552,751	10,552,751
FUND YEAR 2022						
		Paid Claims	171,336	171,336	4,595,508	4,766,843
		Case Reserves	64,344	64,344	4,144,943	4,209,287
		IBNR	(235,679)	(235,679)	2,085,455	1,849,776
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	0	(598,527)	(598,527)
	TOTAL FY 2022 CLAIMS		(0)	(0)	10,227,379	10,227,379
FUND YEAR 2023						
		Paid Claims	82,942	82,942	1,585,196	1,668,138
		Case Reserves	(5,350)	(5,350)	1,656,952	1,651,603
		IBNR	(77,592)	(77,592)	3,529,260	3,451,667
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	0	(517,696)	(517,696)
	TOTAL FY 2023 CLAIMS		0	0	6,253,712	6,253,712
FUND YEAR 2024						
		Paid Claims	132,655	132,655	741,491	874,146
		Case Reserves	360,203	360,203	1,317,503	1,677,706
		IBNR	(492,858)	(492,858)	7,316,438	6,823,580
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	0	(882,365)	(882,365)
	TOTAL FY 2024 CLAIMS		0	0	8,493,068	8,493,068
FUND YEAR 2025						
		Paid Claims	1,934	1,934		1,934
		Case Reserves	38,166	38,166		38,166
		IBNR	835,817	835,817		835,817
		Excess Insurance Recoverable	0	0		0
		Discounted Claim Value	0	0		0
	TOTAL FY 2025 CLAIMS		875,917	875,917	0	875,917
COMBINED TOTAL CLAIMS			875,917	875,917	35,526,910	36,402,827
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	January 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,611,214	3,611,214	326,407,524	330,018,738
2.	CLAIM EXPENSES				
	Paid Claims	441,286	441,286	25,233,496	25,674,782
	Case Reserves	(1,859,642)	(1,859,642)	15,868,519	14,008,879
	IBNR	2,045,534	2,045,534	17,187,288	19,232,821
	Discounted Claim Value	(97,543)	(97,543)	(4,295,909)	(4,393,453)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
	TOTAL CLAIMS	529,636	529,636	51,286,599	51,816,235
3.	EXPENSES				
	Excess Premiums	2,765,769	2,765,769	236,578,246	239,344,015
	Administrative	204,831	204,831	23,142,827	23,347,658
	TOTAL EXPENSES	2,970,600	2,970,600	259,721,073	262,691,673
4.	UNDERWRITING PROFIT (1-2-3)	110,978	110,978	15,399,852	15,510,830
5.	INVESTMENT INCOME	104,228	104,228	3,281,155	3,385,383
6.	PROFIT (4+5)	215,206	215,206	18,681,007	18,896,213
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	215,206	215,206	11,973,456	12,188,662
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	389	389	70,386	70,775
	2011	976	976	391,132	392,108
	2012	1,942	1,942	486,042	487,984
	2013	3,584	3,584	1,118,179	1,121,763
	2014	4,640	4,640	1,923,686	1,928,326
	2015	3,958	3,958	1,313,021	1,316,979
	2016	5,917	5,917	1,508,680	1,514,597
	2017	7,664	7,664	2,562,938	2,570,602
	2018	8,690	8,690	2,445,415	2,454,105
	2019	8,142	8,142	2,073,713	2,081,855
	2020	11,008	11,008	167,484	178,492
	2021	8,466	8,466	(672,764)	(664,298)
	2022	9,716	9,716	1,243,729	1,253,445
	2023	12,826	12,826	(4,462,718)	(4,449,892)
	2024	16,311	16,311	1,804,532	1,820,843
	2025	110,979	110,979		110,979
TOTAL SURPLUS (DEFICITS)		215,206	215,206	11,973,455	12,188,661
TOTAL CASH					14,833,590



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	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	0	738,019	738,019
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	0	(10,622)	(10,622)
TOTAL FY 2011 CLAIMS		0	0	835,426	835,426
FUND YEAR 2012					
	Paid Claims	2,721	2,721	1,785,983	1,788,704
	Case Reserves	(2,721)	(2,721)	112,437	109,716
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	0	(11,571)	(11,571)
TOTAL FY 2012 CLAIMS		0	0	1,890,529	1,890,529
FUND YEAR 2013					
	Paid Claims	1,015	1,015	1,153,465	1,154,480
	Case Reserves	2,282	2,282	434,898	437,180
	IBNR	(3,297)	(3,297)	17,340	14,043
	Discounted Claim Value	0	0	(47,302)	(47,302)
TOTAL FY 2013 CLAIMS		0	0	1,558,401	1,558,401
FUND YEAR 2014					
	Paid Claims	0	0	864,533	864,533
	Case Reserves	(1)	(1)	82,575	82,574
	IBNR	1	1	21,077	21,078
	Discounted Claim Value	0	0	(11,153)	(11,153)
TOTAL FY 2014 CLAIMS		0	0	957,032	957,032
FUND YEAR 2015					
	Paid Claims	0	0	2,473,703	2,473,703
	Case Reserves	0	0	597,900	597,900
	IBNR	0	0	49,975	49,975
	Discounted Claim Value	0	0	(73,534)	(73,534)
TOTAL FY 2015 CLAIMS		0	0	3,048,044	3,048,044
FUND YEAR 2016					
	Paid Claims	3,484	3,484	1,392,569	1,396,053
	Case Reserves	(3,484)	(3,484)	1,125,747	1,122,263
	IBNR	0	0	39,497	39,497
	Discounted Claim Value	0	0	(109,929)	(109,929)
TOTAL FY 2016 CLAIMS		0	0	2,447,884	2,447,884
FUND YEAR 2017					
	Paid Claims	571	571	1,585,263	1,585,834
	Case Reserves	(671)	(671)	605,912	605,242
	IBNR	100	100	43,208	43,308
	Discounted Claim Value	0	0	(54,120)	(54,120)
TOTAL FY 2017 CLAIMS		0	0	2,180,263	2,180,263

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	0	0	1,620,907	1,620,907
	Case Reserves	(50,000)	(50,000)	440,557	390,557
	IBNR	50,000	50,000	227,389	277,389
	Discounted Claim Value	0	0	(63,964)	(63,964)
TOTAL FY 2018 CLAIMS		0	0	2,224,889	2,224,889
FUND YEAR 2019					
	Paid Claims	238,645	238,645	1,373,046	1,611,691
	Case Reserves	(245,711)	(245,711)	1,250,583	1,004,872
	IBNR	7,066	7,066	196,568	203,634
	Discounted Claim Value	0	0	(120,133)	(120,133)
TOTAL FY 2019 CLAIMS		0	0	2,700,064	2,700,064
FUND YEAR 2020					
	Paid Claims	647	647	1,377,955	1,378,602
	Case Reserves	40,189	40,189	4,808,620	4,848,809
	IBNR	(40,836)	(40,836)	1,461,677	1,420,841
	Discounted Claim Value	0	0	(836,712)	(836,712)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
TOTAL FY 2020 CLAIMS		0	0	4,104,745	4,104,745
FUND YEAR 2021					
	Paid Claims	6,976	6,976	3,333,352	3,340,328
	Case Reserves	(82,076)	(82,076)	2,146,382	2,064,306
	IBNR	75,101	75,101	1,107,209	1,182,310
	Discounted Claim Value	0	0	(425,157)	(425,157)
TOTAL FY 2021 CLAIMS		1	1	6,161,786	6,161,787
FUND YEAR 2022					
	Paid Claims	39,792	39,792	1,517,476	1,557,268
	Case Reserves	(389,888)	(389,888)	993,800	603,912
	IBNR	350,096	350,096	2,943,881	3,293,977
	Discounted Claim Value	0	0	(478,087)	(478,087)
TOTAL FY 2022 CLAIMS		0	0	4,977,070	4,977,070
FUND YEAR 2023					
	Paid Claims	(455,600)	(455,600)	5,267,964	4,812,364
	Case Reserves	(522,021)	(522,021)	1,324,351	802,330
	IBNR	977,621	977,621	5,533,584	6,511,205
	Discounted Claim Value	0	0	(906,005)	(906,005)
TOTAL FY 2023 CLAIMS		0	0	11,219,894	11,219,894
FUND YEAR 2024					
	Paid Claims	603,035	603,035	577,421	1,180,456
	Case Reserves	(605,539)	(605,539)	1,839,730	1,234,191
	IBNR	2,504	2,504	5,539,202	5,541,706
	Discounted Claim Value	0	0	(1,147,621)	(1,147,621)
TOTAL FY 2024 CLAIMS		0	0	6,808,732	6,808,732
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	0	0		0
	IBNR	627,178	627,178		627,178
	Discounted Claim Value	(97,543)	(97,543)		(97,543)
TOTAL FY 2025 CLAIMS		529,635	529,635	0	529,635
COMBINED TOTAL CLAIMS		529,636	529,636	51,286,599	51,816,235

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

January 31, 2025

<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>2025</b>	<b>TOTAL</b>
December-24	0	1	0	2	0	3
January-25	0	1	0	2	0	3
<b>NET CHGE</b>	0	0	0	0	0	0
Limited Reserves						<b>\$713</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
December-24	\$0	\$29,434	\$0	\$4,065	\$0	\$33,499
January-25	\$0	\$407	\$0	\$1,734	\$0	\$2,140
<b>NET CHGE</b>	\$0	(\$29,027)	\$0	(\$2,331)	\$0	(\$31,358)
<b>Ltd Incurred</b>	\$0	\$160,933	\$6,710	\$17,952	\$2	\$185,596
<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>2025</b>	<b>TOTAL</b>
December-24	3	84	22	65	0	174
January-25	3	83	21	72	3	182
<b>NET CHGE</b>	0	-1	-1	7	3	8
Limited Reserves						<b>\$7,191</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
December-24	\$90,033	\$473,669	\$345,189	\$223,024	\$0	\$1,131,916
January-25	\$90,033	\$536,057	\$430,717	\$245,631	\$6,300	\$1,308,738
<b>NET CHGE</b>	\$0	\$62,388	\$85,528	\$22,606	\$6,300	\$176,822
<b>Ltd Incurred</b>	\$415,120	\$738,469	\$482,852	\$254,339	\$254,339	\$2,145,119
<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>2025</b>	<b>TOTAL</b>
December-24	0	2	1	9	0	12
January-25	0	2	0	8	1	11
<b>NET CHGE</b>	0	0	-1	-1	1	-1
Limited Reserves						<b>\$11,571</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
December-24	\$0	\$110,385	\$2,487	\$14,547	\$0	\$127,419
January-25	\$0	\$110,385	\$0	\$16,147	\$750	\$127,281
<b>NET CHGE</b>	\$0	\$0	(\$2,487)	\$1,600	\$750	(\$137)
<b>Ltd Incurred</b>	\$67,529	\$159,580	\$7,716	\$28,684	\$28,684	\$292,192
<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>2025</b>	<b>TOTAL</b>
December-24	47	76	38	134	0	295
January-25	45	69	34	117	16	281
<b>NET CHGE</b>	-2	-7	-4	-17	16	-14
Limited Reserves						<b>\$35,968</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
December-24	\$4,033,393	\$3,369,013	\$1,260,036	\$990,752	\$0	\$9,653,195
January-25	\$3,911,024	\$3,653,296	\$1,181,569	\$1,329,887	\$31,116	\$10,106,893
<b>NET CHGE</b>	(\$122,369)	\$284,283	(\$78,467)	\$339,135	\$31,116	\$453,698
<b>Ltd Incurred</b>	\$8,649,598	\$7,719,797	\$2,608,053	\$2,138,752	\$2,138,752	\$23,254,954
<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>2025</b>	<b>TOTAL</b>
December-24	50	163	61	210	0	484
January-25	48	155	55	199	20	477
<b>NET CHGE</b>	-2	-8	-6	-11	20	-7
Limited Reserves						<b>\$24,203</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
December-24	\$4,123,427	\$3,982,500	\$1,607,713	\$1,232,389	\$0	\$10,946,028
January-25	\$4,001,058	\$4,300,144	\$1,612,286	\$1,593,399	\$38,166	\$11,545,053
<b>NET CHGE</b>	(\$122,369)	\$317,644	\$4,573	\$361,010	\$38,166	\$599,024
<b>Ltd Incurred</b>	\$9,132,247	\$8,778,779	\$3,105,331	\$2,439,727	\$2,421,777	\$25,877,861

**Ocean County Insurance Commission**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**  
**AS OF January 31, 2025**

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

2021	Budget	Current		49		Last Month		48		Last Year		37	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
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%	95.99%	415,120	415,120	76.73%	95.70%	341,197	341,197	63.07%	90.78%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	92.93%	67,529	67,529	90.58%	92.58%	101,927	101,927	136.72%	87.77%
WORKER'S COMP	5,014,620	8,879,392	8,649,598	172.49%	99.46%	8,851,889	8,851,889	176.52%	99.40%	8,617,979	8,388,185	167.27%	98.27%
TOTAL ALL LINES	5,814,848	9,362,041	9,132,247	157.05%	99.07%	9,334,538	9,334,538	160.53%	98.99%	9,061,103	8,831,309	151.88%	97.49%
NET PAYOUT %	\$5,284,882			90.89%									

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

2022	Budget	Current		37		Last Month		36		Last Year		25	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
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	738,469	738,469	122.29%	90.78%	673,156	673,156	111.47%	90.15%	583,081	583,081	96.56%	80.55%
POL/EPL	382,687	62,000	62,000	16.20%	90.78%	62,000	62,000	16.20%	90.15%	0	0	0.00%	80.55%
AUTO LIABILITY	132,715	159,580	159,580	120.24%	87.77%	159,580	159,580	120.24%	87.18%	53,827	53,827	40.56%	77.72%
WORKER'S COMP	7,209,432	7,863,487	7,719,797	107.08%	98.27%	7,430,604	7,430,604	103.07%	98.10%	6,663,854	6,529,293	90.57%	94.20%
TOTAL ALL LINES	8,589,655	8,984,468	8,840,779	102.92%	97.30%	8,486,274	8,486,274	98.80%	97.07%	7,300,762	7,166,201	83.43%	92.55%
NET PAYOUT %	\$4,631,493			53.92%									

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

2023	Budget	Current		25		Last Month		24		Last Year		13	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	95.63%
GEN LIABILITY	619,000	482,852	482,852	78.01%	80.55%	397,325	397,325	64.19%	79.39%	240,344	240,344	38.83%	62.24%
POL/EPL	342,000	197,555	197,555	57.76%	80.55%	200,320	200,320	58.57%	79.39%	0	0	0.00%	62.24%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	77.72%	10,203	10,203	8.50%	76.44%	9,303	9,303	7.75%	54.16%
WORKER'S COMP	8,198,000	2,622,597	2,608,053	31.81%	94.20%	2,620,294	2,620,294	31.96%	93.51%	2,110,108	2,110,108	25.74%	70.13%
TOTAL ALL LINES	9,538,000	3,317,431	3,302,886	34.63%	92.77%	3,234,852	3,234,852	33.92%	92.05%	2,359,756	2,359,756	24.74%	69.83%
NET PAYOUT %	\$1,651,284			17.31%									

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

2024	Budget	Current		13		Last Month		12		Last Year		1	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	280,797	17,952	17,952	6.39%	95.63%	17,952	17,952	6.39%	95.24%	0	0	0.00%	6.00%
GEN LIABILITY	634,000	254,339	254,339	40.12%	62.24%	230,807	230,807	36.40%	60.18%	750	750	0.12%	1.00%
POL/EPL	364,000	108,860	108,860	29.91%	62.24%	108,860	108,860	29.91%	60.18%	0	0	0.00%	1.00%
AUTO LIABILITY	134,000	28,684	28,684	21.41%	54.16%	26,584	26,584	19.84%	51.17%	0	0	0.00%	1.00%
WORKER'S COMP	8,639,000	2,148,127	2,138,752	24.76%	70.13%	1,680,900	1,680,900	19.46%	64.07%	4,080	4,080	0.05%	0.50%
TOTAL ALL LINES	10,051,797	2,557,961	2,548,587	25.35%	69.85%	2,065,103	2,065,103	20.54%	64.39%	4,830	4,830	0.05%	0.71%
NET PAYOUT %	\$870,881			8.66%									

**CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION**

2025	Budget	Current		1		Last Month		0		Last Year		-11	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jan-24	MONTH TARGETED
PROPERTY	292,000	0	0	0.00%	6.00%	0	0	0.00%	0.00%			N/A	N/A
GEN LIABILITY	509,000	6,300	6,300	1.24%	1.00%	0	0	0.00%	0.00%			N/A	N/A
POL/EPL	142,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
AUTO LIABILITY	151,000	750	750	0.50%	1.00%	0	0	0.00%	0.00%			N/A	N/A
WORKER'S COMP	9,031,000	33,050	33,050	0.37%	0.50%	0	0	0.00%	0.00%			N/A	N/A
TOTAL ALL LINES	10,125,000	40,100	40,100	0.40%	0.70%	0	0	0.00%	0.00%	0	0	N/A	N/A
NET PAYOUT %	\$1,934			0.02%									





# 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)

### TO REGISTER

Visit [njmel.org](http://njmel.org) or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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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. 24-25

April 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 04/25	25,809.17 <b>25,809.17</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/25	2.76
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 04/25	15,216.83 <b>15,219.59</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 04/25	1,846.08 <b>1,846.08</b>
JULIE N. TARRANT	TREASURER FEE 04/25	460.66 <b>460.66</b>
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 259904 02/25	2,363.40 <b>2,363.40</b>
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618282 04/25	3,539.33
CONNER STRONG & BUCKELEW	SELECTIVE BOND RENEWAL 5/25-5/26	1,998.00 <b>5,537.33</b>
NATIONAL SAFETY COUNCIL	DDC DMC ONLINE PROGRAM INV 188251 3/25	6,200.00 <b>6,200.00</b>
	<b>Total Payments FY 2025</b>	<b>57,436.23</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$57,436.23</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: 2025 Month Ending: January										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
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	11,720.17	0.00	0.00	0.00	0.00	0.00	11,720.17
Invest Pymnts	3,579.02	2,499.02	1,246.80	73,470.82	76.46	16,087.60	6,433.60	0.00	0.00	103,393.32
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,579.02	2,499.02	1,246.80	73,470.82	76.46	16,087.60	6,433.60	0.00	0.00	103,393.32
Other *	29,026.67	0.00	0.00	0.00	0.00	50,491.40	0.00	0.00	0.00	79,518.07
TOTAL	32,605.69	2,499.02	1,246.80	85,190.99	76.46	66,579.00	6,433.60	0.00	0.00	194,631.56
EXPENSES										
Claims Transfers	31,358.07	7,350.25	500.00	511,742.97	0.00	0.00	0.00	0.00	0.00	550,951.29
Expenses	0.00	0.00	0.00	0.00	0.00	46,937.09	0.00	0.00	0.00	46,937.09
Other *	0.00	0.00	0.00	0.00	0.00	665,578.25	0.00	0.00	0.00	665,578.25
TOTAL	31,358.07	7,350.25	500.00	511,742.97	0.00	712,515.34	0.00	0.00	0.00	1,263,466.63
END BALANCE	1,104,397.36	(84,403.39)	385,040.69	22,219,082.44	(2,376,832.75)	4,304,371.96	1,989,439.35	0.00	0.00	27,541,095.65

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>				
<b>OCEAN COUNTY INSURANCE COMMISSION</b>				
<b>ALL FUND YEARS COMBINED</b>				
<b>CURRENT MONTH</b>	January			
<b>CURRENT FUND YEAR</b>	2025			
Description:		Investors Admin	Investors Claim	Investors Legacy Claims
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All				
Accts & instruments				
Opening Cash & Investm	\$28,609,931.66	23,712,493.19	91,174.85	4,806,263.62
Opening Interest Accrua	\$0.00	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00
3 on 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 Inst	\$103,393.33	\$85,250.28	\$948.28	\$17,194.77
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$103,393.33	\$85,250.28	\$948.28	\$17,194.77
9 Deposits - Purchases	\$562,211.57	\$11,720.17	\$500,000.00	\$50,491.40
10 (Withdrawals - Sales)	-\$1,734,439.96	-\$546,937.09	-\$521,924.62	-\$665,578.25
Ending Cash & Investment	\$27,541,096.60	\$23,262,526.55	\$70,198.51	\$4,208,371.54
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$452,882.77	\$1,846.08	\$148,316.60	\$302,720.09
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$27,993,979.37	\$23,264,372.63	\$218,515.11	\$4,511,091.63





## 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	248	\$596,387.38	\$199,699.09	\$396,688.30	67%	\$13,224.03	94%
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>688</b>	<b>\$1,205,922.97</b>	<b>\$394,026.98</b>	<b>\$811,896.00</b>	<b>67%</b>	<b>\$23,180.99</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	46	\$188,741.03	\$33,120.09	\$155,620.90	82%	\$742.58	98%
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>149</b>	<b>\$556,749.81</b>	<b>\$121,063.31</b>	<b>\$435,686.46</b>	<b>78%</b>	<b>\$3,194.86</b>	<b>86%</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 – 3/31/2025

#### OCEAN COUNTY INSURANCE FUND COMMISSION

Provider	Bill Count	Allowed Amount
HMH HOSPITALS CORPORATION	12	\$54,436.16
MONMOUTH SOUTHERN CAMPUS	2	\$35,943.02
Garden State Medical Center	25	\$29,458.31
HACKENSACK MERIDIAN TEAM HEALTH	99	\$26,951.50
KESSLER INSTITUTE	61	\$25,807.00
ORTHO NJ LLC	86	\$22,980.92
MANCHESTER SURGERY CENTER, SF	5	\$21,525.00
TOMS RIVER SURGERY CENTER	4	\$19,456.00
COMMUNITY MEDICAL CENTER	11	\$19,110.58
NORTHERN MONMOUTH REG SURGERY	3	\$13,026.00
<b>Grand Total</b>	<b>308</b>	<b>\$268,694.49</b>

#### COUNTY OF OCEAN LEGACY

Provider	Bill Count	Allowed Amount
MANCHESTER SURGERY CENTER, SF	1	\$21,181.75
NORTHERN MONMOUTH REG SURGERY	5	\$14,794.00
PHYSICIANS SURGERY CENTER, SF	1	\$14,256.00
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$8,639.80
ORTHO NJ LLC	27	\$7,772.32
LAKEWOOD SURGERY CENTER	2	\$6,828.00
Accurate Monitoring, LLC	1	\$6,369.08
Garden State Medical Center	10	\$6,252.82
ROTHMAN INSTITUTE OF NEW JERSEY	5	\$5,566.73
PREMIER PAIN CENTERS LLC	2	\$4,243.68
<b>Grand Total</b>	<b>55</b>	<b>\$95,904.18</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	5	16	0	21
April				
May				
June				
July				
August				
September				
October				
November				
December				
<b>Grand Total</b>	<b>11</b>	<b>45</b>	<b>0</b>	<b>46</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>

# SAFETY DIRECTOR REPORT

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

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

**DATE:** April 9, 2025

**DATE OF MEETING:** April 17, 2025

### 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

**MARCH – APRIL 2025**

### RISK CONTROL ACTIVITIES

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

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

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

- **April 10:** Plan to attend the OCIFC Claims Committee meeting.
- **April 17:** Plan to attend the OCIFC meeting.
- **April 30:** One session of CDL Supervisor Reasonable Suspicion training is scheduled for OCIFC.

### 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/>.

- Landscape Material – Combustible Mulch
- Concession Stand-Best Practices
- Scissor Lift Mast Elevated Work Platforms - Best Practices

## ***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](#).

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. *(April through June 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***

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). 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](#).

## ***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 (LMS)**

**Students/Users** – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty ([ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)).

# J.A. Montgomery

## CONSULTING

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](#)).

**(\*) 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.

**(\*\*) PLEASE 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.

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

DATE	TRAINING TOPIC	TIME
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
5/1/25	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/1/25	<a href="#">Accident Investigation (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/2/25	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting) **</a>	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 -10:30 am
5/5/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/5/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
5/5/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
5/6/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
5/6/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
5/6/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
5/6/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/7/25	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/7/25	<a href="#">Introduction to Communication Skills (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/8/25	<a href="#">Chainsaw Safety</a>	11:00 - 12:00 pm

5/8/25	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
5/9/25	<a href="#">Disaster Management</a>	8:30 - 10:00 am
5/9/25	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/12/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/12/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/12/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/13/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
5/13/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/13/25	<a href="#">NJCE-Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
5/13/25	<a href="#">NJCE-Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	12:00 - 2:00 pm
5/14/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/14/25	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
5/15/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
5/15/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/16/25	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
5/16/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
5/16/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/19/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
5/19/25	<a href="#">NJCE-Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
5/19/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
5/19/25	<a href="#">High Performing Teams (Zoom Meeting) **</a>	1:00 - 3:00 pm
5/20/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/20/25	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
5/20/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/20/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/21/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
5/21 - 5/22/25	<a href="#">NJCE-Leadership Skills for Supervisors Workshop - TWO DAY (Camden)*</a>	9:00 - 3:30 pm w/lunch brk
5/22/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
5/22/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
5/28/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/28/25	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/28/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/29/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/30/25	<a href="#">NJCE EXPO Excavation, Trenching, and Shoring (Monmouth)*</a>	8:30 - 12:30 pm
5/30/25	<a href="#">NJCE EXPO Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Monmouth)*</a>	8:30 - 12:30 pm
5/30/25	<a href="#">NJCE EXPO: Flagger Work Zone Safety (Monmouth)*</a>	8:30 - 12:30 pm
5/30/25	<a href="#">NJCE EXPO: Practical Leadership - 21 Irrefutable Laws (Monmouth)*</a>	8:30 - 11:30 am
6/2/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/2/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/3/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
6/3/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/3/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
6/4/25	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	8:30 - 10:00 am
6/4/25	<a href="#">Fire Safety</a>	10:30 - 11:30 am
6/4/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
6/5/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
6/5/25	<a href="#">Playground Safety Inspections</a>	9:00 - 11:00 am
6/6/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am

6/9/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
6/9/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/10/25	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
6/10/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
6/10/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/11/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
6/11/25	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/12/25	<a href="#">Confined Space Entry</a>	8:00 - 11:00 am
6/12/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
6/12/ - 6/13/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (2 Day) (Middlesex)*</a>	9:00 - 3:30 pm w/lunch brk
6/13/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/13/25	<a href="#">Fall Protection Awareness</a>	10:00 - 12:00 pm
6/16/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
6/16/25	<a href="#">CDL: Drivers' Safety Regulations</a>	9:30 - 11:30 am
6/16/25	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	1:00 - 3:00 pm
6/17/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
6/17/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/17/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
6/18/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/18/25	<a href="#">NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex Co.)*</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex Co.)</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex Co.)*</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex Co.)*</a>	8:30 - 11:30 am
6/20/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
6/20/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
6/23/25	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
6/23/25	<a href="#">Special Event Management (Zoom Meeting)</a>	1:00 - 3:00 pm
6/24/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
6/24/25	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
6/25/25	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/25/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/26/25	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
6/26/25	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
6/26/25	<a href="#">Mower Safety</a>	10:30 - 11:30 am
6/26/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
6/27/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/27/25	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/27/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/30/25	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **</a>	8:30 - 10:30 am
6/30/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm

### Zoom Safety Training Guidelines:

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

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

### Zoom Training Registration:

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

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



**Please Submit Within 24 Hours**

**Please Note:** *The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should Not be completed if the user logged in and viewed the training on their Own. Thank you*



# 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. 25-25**

**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: April 17, 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 – March 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	Excused
Frank Sadeghi (Alternate)	Excused

**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>  Vanguard Claims Administration <b>Sarah Mentzer</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b> <b>Carole Mack</b>
Treasurer	<b>Julie Tarrant</b>
Attorney	<b>Jack Sahradnik, Esq.</b>
Safety Director	J.A. Montgomery Consulting <b>Paul Shives</b>
Auditor	

**ALSO PRESENT:**

Antoinette DePaola, Ocean County  
Tristin J. Collins, Ocean County  
Will Demand, Ocean County Utility Authority  
Alyssa Fiore., Ocean County Board of Health  
Jenn Doderer, Ocean County Library  
Brendan Hirsch, J.A. Montgomery Consulting  
Gerard Torsiello, PERMA Risk Management 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 Fiure
Second:	Chair Greitz
Vote:	2 Ayes, 0 Nays

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Shives said he was here today for Mr. Prince and appreciated the opportunity. Mr. Shives reported the Safety Committee met on March 11 and discussed the virtual training opportunities for March through May, the Leadership Academy which he would talk more about in his report and the fact that there is open enrollment from June 1 to June 22, the NJCE Expo and. Mr. Shives noted there were eight available dates for the Expo, space was limited and the nearest one to you would be Wall Township the end of May. Lastly Mr. Shives said they discussed the most commonly issued citations by PEOSH. Mr. Shives said the focus was on crossing guards due to the three fatalities in the past eighteen months and also lifeguard training. Mr. Shives reported the Department of Health has been sending people around to check your Right to Know files. Mr. Shives advised he wanted to introduce Brendan Hirsch, one of the newest Risk Control Consultants. Mr. Shives concluded his report unless there were any questions.

**CLAIMS COMMITTEE:**

Ms. Drumheiser said first she would like to introduce Sarah Mentzer with Vanguard. Ms. Drumheiser reported she was the NJCE Property TPA and was on the call today getting to know everyone. Ms. Mentzer thanked Ms. Drumheiser and advised she was the property manager and had a great team and they were excited to issue some payments, and it was great to meet everyone.

Ms. Drumheiser reported the Claims Committee met on March 13, 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 March 13, 2025.

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

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

**EXECUTIVE DIRECTOR REPORT:** Executive Director noted Carol Macke was now in attendance and introduced Gerard Torsiello of his Finance Department who handled the Ocean County Insurance Fund Commission.

**REVISED 2025 PLAN OF RISK MANAGEMENT:** Executive Director referred to a copy of the Revised Plan of Risk Management which was included in the agenda. Executive Director reported the Plan was revised to include the Board of Health for Pollution Liability coverage. Executive Director noted the original Plan of Risk Management stated the Board of Health was not included. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 18-25.

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

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

**APPOINTMENT OF THIRD-PARTY ADMINISTRATION SERVICES:** Executive Director reported at a previous meeting Resolution 19-25, Appointing Third Party Administration was presented, however there were some issues. Executive Director referred to a copy of the revised resolution which was included in the agenda. Executive Director said this resolution clarifies the annual fee for Fund Year 2025. Commission Attorney reviewed the resolution.

**MOTION TO APPROVE RESOLUTION NO. 19-25, APPOINTING THIRD PARTY ADMINISTRATION SERVICES**

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

**ONLINE DRIVING TRAINING COURSES:** Executive Director advised at a recent Safety Committee Meeting we received a request for 250 usages of the online National Safety Counsel Defensive Driver Course. Executive Director noted the pricing was \$6,200 for 250 usages. Executive Director said we are asking the Commissioners to consider approving this as a Commission expense. Executive Director explained 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**

Moved:	Commissioner Fiure
Second:	Chair Greitz
Roll Call Vote:	2 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 February. Executive Director said there were (2) two certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

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

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

**2025 PROPERTY CLAIMS ADMINISTRATOR TRANSITION:** Executive Director said we already talked about the transition and noted the e-mail address to report claims was included in the agenda.

**REVISED CLAIMS COMMITTEE CHARTER:** Executive Director referred to a copy of the Revised Claims Committee Charter. Executive Director advised the Charter added Vanguard Claims Administration and Kerin Drumheiser under the Fund Professionals section. Executive Director reported Resolution 21-25, Authorizing the Adoption of the Revised Claims Committee Charter was included in the agenda and requested a motion.

**MOTION TO AUTHORIZE THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER, RESOLUTION 21-25**

Moved:	Commissioner Fiure
Second:	Chair Greitz
Vote	2 Ayes 0 Nays

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE held their Reorganization Meeting on February 27, 2025. Executive Director advised a summary report of the meeting was included in the agenda. Executive Director said the excess liability coverage is now underwritten by Safety National who is also the excess workers' compensation carrier and noted there is a quota share with Munich and Great American. Executive Director advised the excess cyber coverage was moved from Great American to Cowbell with a premium savings and broader coverage.

Executive Director reported the NJCE Best Practice Workshop would return in the Fall and the Fund office was requesting volunteers to service on the Planning Committee to help plan the event. Anyone interested should reach out to the Fund office. Executive Director noted the plan was to have an in-person workshop in Camden, however, we would leave that up to the committee. Executive Director thought Ms. DePaola would like to participate. Executive Director said the NJCE was scheduled to meet on Thursday, April 24, 2025 at 9:30 a.m.

**2025 RENEWAL OVERVIEW WEBINAR:** Executive Director advised the NJCE Underwriting Manager held a webinar on Monday, February 24 at 10 a.m. Executive Director said the renewal presentation was included in Appendix III of the agenda and a recording of the webinar would be posted to njce.org.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director reported as of

December 31, 2024 there was a statutory surplus of \$1,252,155. Executive Director said there was a cash balance of \$28,609,931. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$587,521 of the surplus was the OCIFC's share of the NJCE equity.

Executive Director reviewed the Expected Loss Ratio Analysis for the month of December which was included in the agenda. Executive Director noted this correlated to the Financial Fast Track. Executive Director said for 2024 we are at 20% and the actuary projected 64% so this will definitely finish in a surplus position.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the NJCE December Financial Fast Track was included in the agenda. Executive Director said as of December 31, 2024 the NJCE had a surplus of \$910,922,231. Executive Director noted the total cash amount was \$34,304,464. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$6,707,551. Executive Director asked if anyone had questions on the Financial Fast Track.

**2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director reminded the Commission the 15th Annual Educational Seminar would be held virtually again this year. Executive Director said there were two sessions, Friday, April 25 and Friday, May 2, 9:00 AM to 12:00 PM. Executive Director advised the link to register was e-mailed on February 26 and if anyone needed the link or needs assistance in registering, they should contact the Fund Office. Executive Director noted a flyer was included in the agenda with pertinent information.

**DISCUSSION ITEMS:** Executive Director advised we had a request to discuss two topics from the Division of Insurance & Risk Management Department. Executive Director said first we would discuss which employees should be bonded. Executive Director said we had a conversation prior to the meeting, and we know that Ms. Tarrant and her position needed to be bonded separately. Executive Director suggested the Chair provide a list of positions you are concerned about, and we would respond to that. Executive Director thought that most of the other positions would be covered under the blanket bond so it should not be an issue. Ms. Sander said she could provide a list of bonds that Conner Strong & Buckelew was writing such as the petty cash bond and position scheduled bonds.

Executive Director said the second item related to insurance requirements from volunteer first aid squads sending their volunteers for training to the Ocean County Fire and First Aid Academy. Executive Director advised we sent over the standard guidelines and suggested the guidelines be followed. Ms. DePaola reported currently they are not asking for any information from the organizations that are using the training facility. Executive Director advised they should provide liability insurance and a whole harmless agreement. Executive Director said if the town was in the Ocean JIF they should not be concerned, but they might want to have a paper trail. Ms. Tarrant thought there were two towns not in the Ocean JIF, Berkeley, and Manalapan. Executive Director said they might be in Garden State JIF and would definitely obtain paperwork from them.

Executive Director asked if anyone had any questions and concluded his report. Ms. Acosta said she did have a question on the Claims Committee Charter and noted the authority was reduced to \$10,000. Ms. Acosta stated she wanted to confirm that was correct. In response to Ms. Acosta's question, Ms. Dodd said she did not change anything regarding the authority. Ms. Dodd said she would review the previous charters and asked that Ms. Acosta send her an e-mail with what she thought the authority was. Ms. Dodd noted we would have this corrected.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant requested a motion to approve the March Bills List Resolution 22-25, in the amount of \$48,217.81.

**MOTION TO APPROVE RESOLUTION 22-25 MARCH BILLS LIST**

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

Ms. Tarrant said the Treasurer Reports were included in the agenda and Mr. Hrubash had reviewed the balances.

**CLAIMS ADMINISTRATOR:** Ms. Gallo reviewed the figures for the month of February for the Insurance Commission and Legacy Claims as noted below.

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
February	172	\$315,921.52	\$83,730.38	\$232,191.14	73%	\$6,284.82	98%

Legacy	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
February	38	\$181,667.28	\$49,800.26	\$131,867.02	73%	\$1,410.89	74%

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. Shives advised his report for February through March 2025 was included in the agenda which included meetings attended, upcoming meetings and Safety Director Bulletins. Mr. Shives noted they issued a bulletin on the bird flu based on questions we received and said he thought they actually consulted with the Ocean County Health Department. Mr. Shives advised the report also included a link for the NJCE Live and On Demand Safety Training. Mr. Shives said there was a link to the Leadership Academy and explained this began about three and half years ago and was specifically designed for local government, public employees, county, and municipal employees. Mr. Shives said it has become more popular than they anticipated but requires a two-year timeframe to take seven mandatory courses and four lectures. Mr. Shives noted there was open enrollment twice a year and as he mentioned earlier the next time is June 1. Mr. Shives stated he highly recommended the training. Mr. Shives continued to review the training schedule for March through the end of April and the Leadership Academy. Mr. Shives concluded his report unless there were any questions.

**RISK MANAGERS REPORT:** Ms. Sander said she did not have anything further to report other than the previous discussions on the bonds and other items.

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

Correspondence Made Part of Minutes

**OLD BUSINESS:** Executive Director reported a presentation was made for the new commissioner to provide him a good overview of the Commission and how it relates to the NJCE. Executive Director noted some of the information would look familiar as the reports appear in our monthly agenda. Executive Director noted that Ms. DePaola had several binders of the presentation. Executive Director offered to come out and meet in person with the commissioner and walk through the presentation with Ms. Sander and anyone was welcome to sit in. Executive Director noted if two commissioners attended it would be a quorum and then the meeting would have to be advertised. Executive Director asked Ms. Dodd to send the member entities a copy of the presentation.

Ms. Dodd said she wanted to discuss the Claims Charter again that Ms. Acosta talked about earlier in the meeting. Ms. Dodd said that she did have an opportunity to review the Risk Management Plan, and the authority was 25,000. Ms. Dodd stated it appears that the Claims Charter never got updated several years ago so she would update for the next meeting but to be clear the TPA did have \$25,000 authority. It was suggested that Ms. Dodd correct the Charter however we do a motion at this meeting to make the correction.

**MOTION TO CLARIFY THE AUTHORITY IN THE CLAIMS CHARTER IS \$25,000 AS  
OPPOSED TO \$10,000**

Motion	Commissioner Fiure
Second:	Chair Greitz
Roll Call Vote:	2 Ayes, 0 Nays

**NEW BUSINESS: None**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Resolution 23-25, Resolution for Closed Session.

**MOTION FOR EXECUTIVE SESSION**

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

**MOTION TO APPROVE PAYMENT UP TO \$8,000 FOR MR. SIMMONS**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 11:13 a.m.**

Minutes prepared by: Cathy Dodd, Assisting Secretary