

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, MAY 15, 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: May 15, 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
April 17, 2025 Open Minutes.....Appendix I

- ☐ **CORRESPONDENCE:** None

- ☐ **COMMITTEE REPORTS**
 - ☐ Safety and Accident Review Committee:Verbal
 - ☐ Claims Committee:Verbal

 - ☐ Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of May 8, 2025 (*Roll call Vote*)

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 2-15

- ☐ **TREASURER – Julie Tarrant**
Resolution 25-25, May Bills List – *Motion (Roll Call Vote)*..... Page 16
Treasurer Monthly ReportsPages 17-18

- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX**Pages 19-22

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 23-33

- ☐ **RISK MANAGERS REPORT – Conner Strong & Buckelew**
Monthly Report..... Verbal

- ☐ **ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.**
Monthly Report Verbal

- ☐ **OLD BUSINESS:**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
 - . *Motion to open the meeting to the public*
 - . *Motion to close the meeting to the public*

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**
Resolution 26-25 Closed Session (if needed)Page 34

- ☐ **Motion to approve the PARS as discussed during Executive Session - (*Roll call Vote*)**

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Tuesday, June 17, 2025, 10:00 a.m.

OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: May 15, 2025

Memo to: Commissioners of the Ocean County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Issuance Report (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. There were (7) seven certificates of insurance issued during the month of April. Please note the Underwriting Team was advised that Ocean County did not have physical damage coverage and were asked to remove the physical damage coverage from the certificates issued to Miller Leasing Company. The certificates should be revised accordingly.
 - ☐ **Motion to approve the certificate of insurance report with the note revising certificates issued to Miller Leasing Company**
- ☐ **New Jersey Counties Excess Joint Insurance Fund (Pages 5-7)** - The NJCE met virtually on Monday, April 21, 2025 at 9:30 a.m. Included in the agenda on pages 5-7 is a summary report of the meeting. The NJCE is scheduled to meet virtually on Friday, June 13, 2025 at 9:30 a.m.
- ☐ **Vanguard Claims Administration (Page 8)** – Included in the agenda on page 8 is information on how to report a claim to the NJCE JIF's Third Party Administrator, Vanguard Claims Administration.
- ☐ **Boiler & Machinery (Page 9)** – Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. They are offering free training for Boiler Control and Water Treatment. Included in the agenda on page 9 is a flyer outlining the training. If anyone has any questions or issues with registering, they should contact the Fund Office.
- ☐ **OCIFC Financial Fast Track (Page 10)** – Included in the agenda on page 10 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2025** there is a surplus of **\$1,458,582**. 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 **February 28, 2025** is **\$587,521**. The total cash amount is **\$24,362,669**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 11-13)** – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2025** the NJCE has a surplus of **\$12,374,694**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$21,226,323**.

- ❑ **Claims Tracking Reports (Pages 14-15)** – The claims tracking reports are on pages 14-15 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of February 28, 2025 with the Commission.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar** – The 15th Annual Educational Seminar was held virtually again this year with two well attended sessions taking place on April 25 and May 2. The seminars qualified for Continuing Education Credits.
- ❑ **2025 Property & Casualty Assessments** – As a reminder the second assessment payment is due on May 15, 2025. Payments should be sent to the Treasurer, Julie Tarrant.
- ❑ **Best Practices Seminar – October 30, 2025** - The Best Practices Seminar will be taking place virtually on Thursday, October 30, 2025, 9:30 a.m. to 12:30 p.m. this year. Please mark your calendars and save the date. Additional details will be shared closer to the event.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 4/1/2025 To 5/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Miller Leasing Company I - County of Ocean	1824 Route 38 PO Box 619 Lumberton, NJ 08048	Auto Physical Damage- SIR Policy Term: 01/01/2025 - 01/01/2026 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.	4/14/2025 #5306137	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 #:OCIC-Package2025; Policy Limits: SIR 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.	4/14/2025 #5306139	GL AU EX WC OTH
H - Jackson Township I - County of Ocean	95 W Veterans Highway Jackson, NJ 08527	Company D: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Jackson Day 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 Jackson Day which will be held at John F. Johnson, Jr. Memorial Park.	4/16/2025 #5315958	GL AU EX WC OTH
H - Miller Leasing Company I - County of Ocean	1824 Route 38 PO Box 619 Lumberton, NJ 08048	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.	4/16/2025 #5316370	GL AU EX WC OTH
H - The Batsto Citizens Committee, I - County of Ocean	Inc. 31 Batsto Road Hammonton, NJ 08037	RE: Batsto Country Living Fair Evidence of insurance as respects the Batsto Country Living Fair at the Batsto Village Historic Site.	4/16/2025 #5316321	GL AU EX WC OTH
H - Township of Toms River I - County of Ocean	33 Washington Street Toms River, NJ 08753	RE: Toms River Founders Day Food & Music Festival Evidence of insurance.	4/16/2025 #5316269	GL AU EX WC OTH
H - Jackson Township I - Ocean County Board of Health	95 West Veterans Highway Jackson, NJ 08527	RE: Jackson Day 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 Jackson Day which will be held at John F. Johnson, Jr. Memorial Park.	4/28/2025 #5335545	GL AU EX WC OTH
Total # of Holders: 7				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 21, 2025

Memo to: Commissioners
Ocean County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF April Meeting

Executive Directors Report: The following items were discussed:

2025 New Jersey Association of Counties (NJAC) Conference: The 74th Annual Conference is scheduled from May 7th to May 9th at Caesar's in Atlantic City. In lieu of exhibiting, the Board of Fund Commissioners authorized the expenditure for the NJCE JIF to sponsor one of the conference's coffee stations, which includes easel signage and a half-page ad in the Conference Directory. In addition, J.A. Montgomery will conduct a workshop on *Artificial Intelligence and Risk Considerations for Local Government* on Thursday May 8th at 11:30AM.

Counties Cyber JIF initiative: At the request of NJAC's Executive Director John Donnadio, the Executive Director and Underwriting Manager will present on the feasibility of starting Cyber JIF for the Counties at their IT meeting session scheduled for Thursday May 8th as part of the NJAC conference.

Professional Services: The Fund Office in conjunction with the Qualified Purchasing Agent (QPA) and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation Manager via non-fair and open contracts with the incumbent professionals, for a term ending December 31, 2025. The Board of Fund Commissioners adopted a motion awarding the following services at the noted fees and terms. These services will be re-procured in October 2025 for a one-year term beginning January 1, 2026.

- **Actuary** – Award Actuarial Advantage for a 6-month contract in the amount of \$12,936.
- **Auditor** – Award Bowman & Company for an 8-month contract in the amount of \$19,664.
- **Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky an 8-month contract in the amount of \$295 per hour.
- **Payroll Auditor** - Award Bowman & Company for a 6-month contract in the amount of \$23,727.

The Fund Office is awaiting a proposal from Chertoff Group to provide continued Cyber Security Consulting Services. Upon receipt and review and if below the QPA threshold we will also re-procure their contract via non-fair and open contract.

NJCE – Boiler & Machinery: Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Below are some summary items from their 2024 Stewardship Report.

- From January 1st through December 31, 2024, Chubb risk engineers dedicated 519 hours visiting 199 NJCE JIF locations and inspecting 655 boilers and pressure vessels.
- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 58 hazardous code violations. 62% of said violations have been closed
- In 2024 Chubb risk engineers issued 7 risk engineering recommendations of which none have been complied with and closed.
- Chubb outlined a power surge claim which occurred in 2024.

Chubb has addressed all code violations and recommendations with the applicable member and the member's Risk Management Consultant (where applicable). In addition, Chubb is providing boiler control and water treatment courses free of charge to members; a copy of the flyer on the courses was submitted for information and will also be distributed to members.

MEL JIF A-2145 Position Paper: As previously reported, the New Jersey League of Municipalities and Municipal Excess Liability JIF issued a position paper on A-2145 opposing the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. PERMA has since met with bill sponsors and outlined opposition to the bill.

Claims Update:

2025 NJCE Claims Reporting Requirements: PERMA Claims finalized the 2025 claims reporting requirements and distributed to Third-Party Administrators via email on February 28th. A copy of the reporting requirements was submitted for information.

2025 NJCE Best Practices Workshop: As previously reported, the NJCE Best Practices Workshop is scheduled to be hosted this Fall 2025 in person, at Triad 1828 Centre in Camden, New Jersey. PERMA Claims distributed a survey to all NJCE Fund Commissioners at the end of February for suggested topics, dates and volunteers for the Planning Committee and will be resending the survey to obtain additional feedback.

Proposed workshop topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. To date, Janette Kessler (ACUA), Toni DePaola (Ocean County), Ashley Buono (BCIC) and Tim Sheehan (GCIC) have volunteered to serve on the Planning Committee.

NJCE Committees:

Safety Committee: The Safety Committee met on March 10th; minutes of the meeting were submitted for information. The Committee's remaining 2025 meeting dates are as follows: *Monday June 16th, Monday September 15th and Monday December 8th via Zoom at 10am.*

Membership Renewal: The Counties of Union, Hudson, Mercer and Ocean are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents will be sent to each respective County following the meeting.

Tracking Reports: Submitted for information was the revised year-end Financial Fast Track (FFT) as of December 31, 2024 and as of January 31, 2025; the year-end reflected a statutory surplus of \$11.9 million and the January FFT reflected a statutory surplus of \$12.1 million. Also submitted for information was the Expected Loss Ratio as of December 31, 2024 as well as the Regulatory Compliance Checklist as of 4/17/2025 which tracks contracts, compliance and other Fund business.

2025 MEL, MRHIF & NJCE Educational Seminar: As a reminder, the 15th Annual Educational Seminar will be held virtually over two sessions on Friday, April 25th and May 2nd from 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

NJGMIS: The Fund exhibited at the NJ GMIS conference on Wednesday April 9th at the Palace in Somerset, NJ. GMIS is an association of New Jersey government IT professionals and a state chapter of GMIS International, and their mission is to provide a forum for the exchange of ideas, information and experiences that foster members' knowledge of technology developments to better serve their organizations.

2025 Financial Disclosures: The Local Finance Board has issued notification, 2025-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline for filing is April 30th and the

Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from February 2025 to May 2025, bulletins that were distributed and training sessions through June 2025. .

WC Claims Administration Report

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

Property Claims Administration Report

2025 Property Claims Administrator Transition: As a reminder, effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services. A notice with contact information and property claim reporting requirements will be distributed to members.

NJCE Claims Review Committee & Closed Session: The Claims Review Committee met prior to the Fund's meeting to review workers' compensation payment or settlement authority requests. Closed Session was requested so the full Board of Fund Commissioners could review a sizable workers' compensation claim as well as review property PARs greater than \$500,000 as per procedure adopted in October 2023. Closed Session invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session, the Board of Fund Commissioners approved the workers' compensation claims as amended as well as two property claims.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday June 13, 2025 at 9:30AM virtually.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE JIF)

CLAIM REPORTING SHEET

**Effective March 1, 2025, the Vanguard Claims Administration became the NJCE JIF's Third Party Administrator (TPA).*

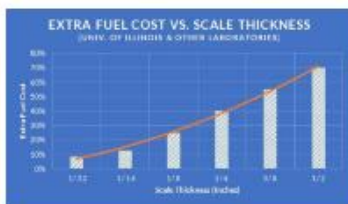
VANGUARD STAFF	TITLE	PHONE	EMAIL
Sarah Mentzer	Claims Supervisor	888-601-3200 Ext. 314	sarah.mentzer@vanguardclaims.com
Erica Harmeyer	Property Claims Examiner	888-601-3200 Ext. 324	erica.harmeyer@vanguardclaims.com
Melissa Weber-Dominguez	Property Claims Examiner	888-601-3200 Ext. 325	melissa.weber-dominguez@vanguardclaims.com
Madelyn Winter	Property Claims Examiner	888-601-3200 Ext. 317	Madelyn.Winter@vanguardclaims.com

1. **Cyber Claims:** All cyber claims should be *immediately* reported to the Cowbell Cyber Breach Hotline at (833) 633-8666, then submitted to the Vanguard Claims Administration at claims@vanguardclaims.com.
2. **Property Damage Claims:**
 - a. All commission members (except Union) should report their property damage claims directly to the Vanguard Claims Administration at claims@vanguardclaims.com.
 - b. All non-commission members (including Union) should report their property damage claims to their County Claims Administrator, who will report the claim to the Vanguard Claims Administration if needed.
3. **Auto Property Damage Claims:** All commission and non-commission members should report their auto property damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
4. **Equipment Breakdown Damage Claims:** All commission and non-commission members should report their equipment breakdown damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
5. **Crime Claims:** All crime claims should be reported directly to AIG at c-claim@aig.com.

If you need emergency assistance, please contact Zareena Majeed (zmajeed@permainc.com) at 203 – 721 – 5014 as well as Sarah Mentzer (sarah.mentzer@vanguardclaims.com) at 888-601-3200 Ext. 314.



Boiler Control and Water Treatment Courses Free for MEL JIF and NJCE JIF Members



Free Boiler Safety Training!

Don't let faulty controls and poor water treatment lead to costly boiler breakdowns! Join Chubb's free courses on boiler controls, safety devices, and water treatment, taught by expert risk engineers at our advanced Chubb Risk Engineering Center (in-person or virtual options available).

Ideal for low-pressure boiler operators and facilities management staff, these 3-hour sessions will help you improve maintenance practices to prevent accidents and boiler downtime.

Register now and empower your team!

[Click here to register for any of the sessions](#)

Topic	2025 Course Dates
Boiler Controls and Safety Devices - In Person	May 28 (9 AM ET), September 30 th (1 PM ET)
Water Treatment - In Person	May 28 (1 PM ET), September 30 th (9 AM ET)
Boiler Controls and Safety Devices - Virtual	December 9th (1 PM ET)
Water Treatment - Virtual	December 9th (9 AM ET)
Boiler Controls and Safety Devices (Spanish) - Virtual	June 24th (9 AM ET), October 9th (1 PM ET)

Boiler Controls and Safety Devices - Learn boiler control and safety device functions, their failure mechanism, proper testing and preventative maintenance, and NJ boiler operator requirements.

Water Treatment - Learn the fundamentals and importance of an effective water treatment program to better communicate with your chemical treatment vendor, internal management, boiler and HVAC system maintenance vendors.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,305,811	2,611,623	48,399,418	51,011,041
2.	CLAIM EXPENSES				
	Paid Claims	410,447	949,679	12,067,258	13,016,936
	Case Reserves	463,190	798,184	11,089,133	11,887,317
	IBNR	2,279	3,971	14,979,288	14,983,259
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(2,608,769)	(2,608,769)
	TOTAL CLAIMS	875,917	1,751,833	35,526,910	37,278,744
3.	EXPENSES				
	Excess Premiums	372,028	744,056	12,469,966	13,214,022
	Administrative	50,960	101,752	1,872,497	1,974,249
	TOTAL EXPENSES	422,989	845,809	14,342,463	15,188,271
4.	UNDERWRITING PROFIT (1-2-3)	6,906	13,980	(1,469,955)	(1,455,975)
5.	INVESTMENT INCOME	89,053	192,446	2,134,589	2,327,036
6.	PROFIT (4 + 5)	95,959	206,427	664,634	871,061
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)	95,959	206,427	1,252,155	1,458,582
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	11,973	27,377	414,016	441,393
	2021	2,201	5,154	(3,700,148)	(3,694,994)
	2022	22,965	49,144	(780,078)	(730,934)
	2023	24,509	52,235	3,409,900	3,462,136
	2024	27,404	58,536	1,908,463	1,966,999
	2025	6,906	13,980		13,980
TOTAL SURPLUS (DEFICITS)		95,959	206,427	1,252,153	1,458,580
TOTAL CASH					24,362,669
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	91,856	242,220	5,145,063	5,387,282
	Case Reserves	(52,023)	(174,392)	3,969,734	3,795,343
	IBNR	(39,833)	(67,828)	2,048,135	1,980,307
	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	83,919	255,254	4,595,508	4,850,762
	Case Reserves	57,447	121,791	4,144,943	4,266,734
	IBNR	(141,366)	(377,045)	2,085,455	1,708,410
	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	95,122	178,064	1,585,196	1,763,260
	Case Reserves	4,334	(1,015)	1,656,952	1,655,937
	IBNR	(99,456)	(177,049)	3,529,260	3,352,211
	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	126,192	258,848	741,491	1,000,339
	Case Reserves	367,747	727,950	1,317,503	2,045,454
	IBNR	(493,940)	(986,798)	7,316,438	6,329,641
	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	13,359	15,293		15,293
	Case Reserves	85,684	123,850		123,850
	IBNR	776,874	1,612,691		1,612,691
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	0		0
TOTAL FY 2025 CLAIMS		875,917	1,751,833	0	1,751,833
COMBINED TOTAL CLAIMS		875,917	1,751,833	35,526,910	37,278,744
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		February 28, 2025		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
1.	UNDERWRITING INCOME		3,611,214	7,222,427	326,407,524	333,629,951
2.	CLAIM EXPENSES					
		Paid Claims	1,121,516	1,562,802	25,233,496	26,796,298
		Case Reserves	(1,031,794)	(2,891,435)	15,868,519	12,977,086
		IBNR	539,046	2,584,580	17,187,288	19,771,867
		Discounted Claim Value	(97,543)	(195,086)	(4,295,909)	(4,490,996)
		Excess Recoveries	0	0	(2,706,795)	(2,706,795)
	TOTAL CLAIMS		531,225	1,060,861	51,286,599	52,347,460
3.	EXPENSES					
		Excess Premiums	2,752,412	5,518,180	236,578,246	242,096,426
		Administrative	203,786	408,618	23,142,827	23,551,445
	TOTAL EXPENSES		2,956,198	5,926,798	259,721,073	265,647,871
4.	UNDERWRITING PROFIT (1-2-3)		123,790	234,768	15,399,852	15,634,620
5.	INVESTMENT INCOME		62,243	166,471	3,281,155	3,447,626
6.	PROFIT (4+5)		186,032	401,238	18,681,007	19,082,245
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		186,032	401,238	11,973,456	12,374,694
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		236	625	70,386	71,011
	2011		592	1,568	391,132	392,700
	2012		1,177	3,119	486,042	489,161
	2013		2,177	5,761	1,118,179	1,123,940
	2014		2,820	7,460	1,923,686	1,931,146
	2015		2,390	6,348	1,313,021	1,319,369
	2016		3,591	9,508	1,508,680	1,518,188
	2017		4,655	12,319	2,562,938	2,575,257
	2018		5,282	13,972	2,445,415	2,459,387
	2019		2,788	10,930	2,073,713	2,084,643
	2020		6,689	17,697	167,484	185,181
	2021		5,140	13,606	(672,764)	(659,158)
	2022		6,301	16,017	1,243,729	1,259,746
	2023		7,795	20,621	(4,462,718)	(4,442,097)
	2024		8,721	25,032	1,804,532	1,829,564
	2025		125,679	236,658		236,658
TOTAL SURPLUS (DEFICITS)			186,032	401,238	11,973,455	12,374,693
TOTAL CASH						21,226,323

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 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	(1,463)	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	1,463	1,463	3,000	4,463
	Discounted Claim Value	0	0	(10,622)	(10,622)
TOTAL FY 2011 CLAIMS		0	0	835,426	835,426
FUND YEAR 2012					
	Paid Claims	2,720	5,441	1,785,983	1,791,424
	Case Reserves	(2,720)	(5,441)	112,437	106,996
	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	2,867	3,882	1,153,465	1,157,347
	Case Reserves	(2,867)	(585)	434,898	434,313
	IBNR	0	(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	304	304	864,533	864,837
	Case Reserves	0	(1)	82,575	82,574
	IBNR	(304)	(303)	21,077	20,774
	Discounted Claim Value	0	0	(11,153)	(11,153)
TOTAL FY 2014 CLAIMS		0	0	957,032	957,032
FUND YEAR 2015					
	Paid Claims	588	588	2,473,703	2,474,291
	Case Reserves	(588)	(588)	597,900	597,312
	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	3,738	7,222	1,392,569	1,399,791
	Case Reserves	(3,738)	(7,222)	1,125,747	1,118,526
	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	640	1,210	1,585,263	1,586,473
	Case Reserves	(640)	(1,310)	605,912	604,602
	IBNR	0	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	February 28, 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	0	(50,000)	440,557	390,557
IBNR	0	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	4,049	242,693	1,373,046	1,615,739
Case Reserves	(102,456)	(348,167)	1,250,583	902,416
IBNR	100,000	107,066	196,568	303,634
Discounted Claim Value	0	0	(120,133)	(120,133)
TOTAL FY 2019 CLAIMS	1,593	1,592	2,700,064	2,701,657
FUND YEAR 2020				
Paid Claims	0	647	1,377,955	1,378,602
Case Reserves	(495,373)	(455,184)	4,808,620	4,353,436
IBNR	495,373	454,537	1,461,677	1,916,214
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	6,121	13,097	3,333,352	3,346,449
Case Reserves	(6,123)	(88,199)	2,146,382	2,058,183
IBNR	0	75,101	1,107,209	1,182,310
Discounted Claim Value	0	0	(425,157)	(425,157)
TOTAL FY 2021 CLAIMS	(2)	(1)	6,161,786	6,161,785
FUND YEAR 2022				
Paid Claims	128,830	168,622	1,517,476	1,686,098
Case Reserves	(129,134)	(519,022)	993,800	474,778
IBNR	304	350,400	2,943,881	3,294,281
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	577,372	121,772	5,267,964	5,389,736
Case Reserves	(36,821)	(558,842)	1,324,351	765,509
IBNR	(540,551)	437,070	5,533,584	5,970,654
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	395,752	998,787	577,421	1,576,208
Case Reserves	(301,835)	(907,374)	1,839,730	932,356
IBNR	(93,917)	(91,413)	5,539,202	5,447,789
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	50,500	50,500		50,500
IBNR	576,678	1,203,856		1,203,856
Discounted Claim Value	(97,543)	(195,086)		(195,086)
TOTAL FY 2025 CLAIMS	529,635	1,059,270	0	1,059,270
COMBINED TOTAL CLAIMS	531,225	1,060,861	51,286,599	52,347,460

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

February 28, 2025

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	0	1	0	2	0	3
February-25	0	0	0	1	0	1
NET CHGE	0	-1	0	-1	0	-2
Limited Reserves						\$2
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$407	\$0	\$1,734	\$0	\$2,140
February-25	\$0	\$0	\$0	\$2	\$0	\$2
NET CHGE	\$0	(\$407)	\$0	(\$1,732)	\$0	(\$2,138)
Ltd Incurred	\$0	\$160,526	\$6,710	\$16,220	\$1	\$183,457
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	3	83	21	72	3	182
February-25	3	79	21	67	9	179
NET CHGE	0	-4	0	-5	6	-3
Limited Reserves						\$7,378
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$90,033	\$536,057	\$430,717	\$245,631	\$6,300	\$1,308,738
February-25	\$88,521	\$440,186	\$426,813	\$338,763	\$26,300	\$1,320,582
NET CHGE	(\$1,513)	(\$95,871)	(\$3,904)	\$93,132	\$20,000	\$11,844
Ltd Incurred	\$415,120	\$652,845	\$482,852	\$348,892	\$348,892	\$2,248,602
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	0	2	0	8	1	11
February-25	0	2	0	7	3	12
NET CHGE	0	0	0	-1	2	1
Limited Reserves						\$10,499
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$0	\$110,385	\$0	\$16,147	\$750	\$127,281
February-25	\$0	\$108,136	\$0	\$15,397	\$2,454	\$125,986
NET CHGE	\$0	(\$2,249)	\$0	(\$750)	\$1,704	(\$1,295)
Ltd Incurred	\$67,529	\$159,580	\$7,716	\$28,684	\$28,684	\$292,192
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	45	69	34	117	16	281
February-25	45	69	33	94	30	271
NET CHGE	0	0	-1	-23	14	-10
Limited Reserves						\$39,009
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$3,911,024	\$3,653,296	\$1,181,569	\$1,329,887	\$31,116	\$10,106,893
February-25	\$3,860,514	\$3,809,485	\$1,198,702	\$1,607,581	\$95,096	\$10,571,377
NET CHGE	(\$50,510)	\$156,188	\$17,133	\$277,693	\$63,980	\$464,484
Ltd Incurred	\$8,689,305	\$7,944,547	\$2,707,428	\$2,539,871	\$2,539,871	\$24,421,022
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	48	155	55	199	20	477
February-25	48	150	54	169	42	463
NET CHGE	0	-5	-1	-30	22	-14
Limited Reserves						\$25,957
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$4,001,058	\$4,300,144	\$1,612,286	\$1,593,399	\$38,166	\$11,545,053
February-25	\$3,949,035	\$4,357,806	\$1,625,515	\$1,961,742	\$123,850	\$12,017,948
NET CHGE	(\$52,023)	\$57,662	\$13,229	\$368,343	\$85,684	\$472,895
Ltd Incurred	\$9,171,954	\$8,917,498	\$3,204,705	\$2,933,666	\$2,917,447	\$27,145,272

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF February 28, 2025

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		50 Actual 28-Feb-25	MONTH TARGETED	Last Month		49 Actual 31-Jan-25	MONTH TARGETED	Last Year		38 Actual 01-Feb-24	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
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%	96.23%	415,120	415,120	76.73%	95.99%	333,579	333,579	61.66%	91.38%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	93.27%	67,529	67,529	90.58%	92.93%	85,927	85,927	115.26%	88.30%
WORKER'S COMP	5,014,620	8,919,099	8,689,305	173.28%	99.52%	8,879,392	8,879,392	177.07%	99.46%	8,658,424	8,428,631	168.08%	98.43%
TOTAL ALL LINES	5,814,848	9,401,748	9,171,954	157.73%	99.15%	9,362,041	9,362,041	161.00%	99.07%	9,077,930	8,848,137	152.16%	97.69%
NET PAYOUT %	\$5,376,612				92.46%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		38 Actual 28-Feb-25	MONTH TARGETED	Last Month		37 Actual 31-Jan-25	MONTH TARGETED	Last Year		26 Actual 01-Feb-24	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	260,954	160,526	160,526	61.52%	100.00%	160,933	160,933	61.67%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	652,845	652,845	108.11%	91.38%	738,469	738,469	122.29%	90.78%	644,781	644,781	106.78%	81.65%
POL/EPL	382,687	62,000	62,000	16.20%	91.38%	62,000	62,000	16.20%	90.78%	0	0	0.00%	81.65%
AUTO LIABILITY	132,715	159,580	159,580	120.24%	88.30%	159,580	159,580	120.24%	87.77%	67,427	67,427	50.81%	78.92%
WORKER'S COMP	7,209,432	8,088,237	7,944,547	110.20%	98.43%	7,863,487	7,863,487	109.07%	98.27%	6,764,370	6,629,809	91.96%	94.80%
TOTAL ALL LINES	8,589,655	9,123,188	8,979,498	104.54%	97.51%	8,984,468	8,984,468	104.60%	97.30%	7,476,578	7,342,018	85.48%	93.20%
NET PAYOUT %	\$4,712,765				54.87%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		26 Actual 28-Feb-25	MONTH TARGETED	Last Month		25 Actual 31-Jan-25	MONTH TARGETED	Last Year		14 Actual 01-Feb-24	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	96.03%
GEN LIABILITY	619,000	482,852	482,852	78.01%	81.65%	482,852	482,852	78.01%	80.55%	239,751	239,751	38.73%	64.20%
POL/EPL	342,000	197,555	197,555	57.76%	81.65%	197,555	197,555	57.76%	80.55%	0	0	0.00%	64.20%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	78.92%	7,716	7,716	6.43%	77.72%	10,903	10,903	9.09%	56.96%
WORKER'S COMP	8,198,000	2,721,972	2,707,428	33.03%	94.80%	2,622,597	2,622,597	31.99%	94.20%	2,175,684	2,167,886	26.44%	74.88%
TOTAL ALL LINES	9,538,000	3,416,805	3,402,261	35.67%	93.41%	3,317,431	3,317,431	34.78%	92.77%	2,426,338	2,418,539	25.36%	74.16%
NET PAYOUT %	\$1,746,324				18.31%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		14 Actual 28-Feb-25	MONTH TARGETED	Last Month		13 Actual 31-Jan-25	MONTH TARGETED	Last Year		2 Actual 01-Feb-24	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	280,797	16,220	16,220	5.78%	96.03%	17,952	17,952	6.39%	95.63%	0	0	0.00%	13.00%
GEN LIABILITY	634,000	348,892	348,892	55.03%	64.20%	254,339	254,339	40.12%	62.24%	8,250	8,250	1.30%	2.50%
POL/EPL	364,000	108,860	108,860	29.91%	64.20%	108,860	108,860	29.91%	62.24%	0	0	0.00%	2.50%
AUTO LIABILITY	134,000	28,684	28,684	21.41%	56.96%	28,684	28,684	21.41%	54.16%	100	100	0.07%	2.50%
WORKER'S COMP	8,639,000	2,549,245	2,539,871	29.40%	74.88%	2,148,127	2,148,127	24.87%	70.13%	474,880	473,122	5.48%	2.00%
TOTAL ALL LINES	10,051,797	3,051,901	3,042,527	30.27%	74.17%	2,557,961	2,557,961	25.45%	69.85%	483,230	481,472	4.79%	2.36%
NET PAYOUT %	\$997,073				9.92%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		2 Actual 28-Feb-25	MONTH TARGETED	Last Month		1 Actual 31-Jan-25	MONTH TARGETED	Last Year		-10 Actual 01-Feb-24	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	292,000	0	0	0.00%	13.00%	0	0	0.00%	6.00%			N/A	N/A
GEN LIABILITY	509,000	26,300	26,300	5.17%	2.50%	6,300	6,300	1.24%	1.00%			N/A	N/A
POL/EPL	142,000	0	0	0.00%	2.50%	0	0	0.00%	1.00%			N/A	N/A
AUTO LIABILITY	151,000	3,900	3,900	2.58%	2.50%	750	750	0.50%	1.00%			N/A	N/A
WORKER'S COMP	9,031,000	108,942	108,942	1.21%	2.00%	33,050	33,050	0.37%	0.50%			N/A	N/A
TOTAL ALL LINES	10,125,000	139,142	139,142	1.37%	2.36%	40,100	40,100	0.40%	0.70%	0	0	N/A	N/A
NET PAYOUT %	\$13,847				0.14%								

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 25-25

May 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 05/25	25,809.17 25,809.17
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/25	4.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/25	15,216.83 15,220.97
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 05/25	1,846.08 1,846.08
JULIE N. TARRANT	TREASURER FEE 05/25	460.66 460.66
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICE INV 260441 2/18/25-3/24/25	1,514.28 1,514.28
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618283 05/25	3,539.33 3,539.33
	Total Payments FY 2025	48,390.49
	TOTAL PAYMENTS ALL FUND YEARS	\$48,390.49

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: February								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	TOTAL
OPEN 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	27,541,095.65
RECEIPTS								
Assessments	6,855.07	11,949.42	3,544.92	212,014.12	104,805.97	16,301.85	12,395.47	367,866.80
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,187.79	2,219.27	1,111.41	64,140.08	68.24	12,583.69	5,742.45	89,052.93
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,187.79	2,219.27	1,111.41	64,140.08	68.24	12,583.69	5,742.45	89,052.93
Other *	0.00	0.00	0.00	0.00	0.00	779.69	0.00	779.69
TOTAL	10,042.86	14,168.69	4,656.33	276,154.20	104,874.21	29,665.23	18,137.92	457,699.42
EXPENSES								
Claims Transfers	0.00	29,644.35	4,445.23	376,357.82	0.00	0.00	0.00	410,447.40
Expenses	0.00	0.00	0.00	0.00	2,694,204.00	48,870.57	0.00	2,743,074.57
Other *	0.00	0.00	0.00	0.00	0.00	482,603.70	0.00	482,603.70
TOTAL	0.00	29,644.35	4,445.23	376,357.82	2,694,204.00	531,474.27	0.00	3,636,125.67
END BALANCE	1,114,440.22	(99,879.05)	385,251.78	22,118,878.82	(4,966,162.54)	3,802,562.91	2,007,577.27	24,362,669.40

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
CURRENT FUND YEAR	2025			
Description:		Investors Admin	Investors Claim	Investors Legacy Claims
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$27,541,096.60	23,262,526.55	70,198.51	4,208,371.54
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$89,052.94	\$73,888.50	\$1,058.36	\$14,106.08
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$89,052.94	\$73,888.50	\$1,058.36	\$14,106.08
9 Deposits - Purchases	\$868,646.49	\$367,866.80	\$500,000.00	\$779.69
10 (Withdrawals - Sales)	-\$4,136,125.68	-\$3,243,074.57	-\$410,447.41	-\$482,603.70
Ending Cash & Investment Balance	\$24,362,670.35	\$20,461,207.28	\$160,809.46	\$3,740,653.61
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$487,547.34	\$4,138.47	\$96,377.77	\$387,031.10
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$24,850,217.69	\$20,465,345.75	\$257,187.23	\$4,127,684.71



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	180	\$181,824.02	\$76,838.10	\$104,985.92	58%	\$1,492.98	83%
May							
June							
July							
August							
September							
October							
November							
December							
Grand Total	868	\$1,387,746.99	\$470,865.08	\$916,881.92	65%	\$23,180.99	92%

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%
Grand Total	1974	\$3,334,962.91	\$1,154,515.29	\$2,180,447.62	65%	\$228,578.16	95%



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	87	\$140,514.67	\$41,807.53	\$98,707.14	70%	\$8,065.29	90%
May							
June							
July							
August							
September							
October							
November							
December							
Grand Total	236	\$697,264.48	\$162,870.84	\$534,393.60	76%	\$11,260.15	87%

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%
Grand Total	526	\$1,550,998.46	\$455,268.79	\$1,034,630.00	67%	\$133,221.33	92%



Top 10 Providers

1/1/2025 – 4/30/2025

OCEAN COUNTY INSURANCE FUND COMMISSION

Provider	Bill Count	Allowed Amount
COMMUNITY MEDICAL CENTER	12	\$50,445.07
GARDEN STATE MEDICAL CENTER LLC	27	\$29,698.93
HACKENSACK MERIDIAN TEAM HEALTH	140	\$34,397.49
HACKENSACK UNIVERSITY MEDICAL CENTE	16	\$63,080.75
KESSLER INSTITUTE	74	\$29,481.11
MANCHESTER SURGERY CENTER, SF	5	\$21,525.00
MONMOUTH SOUTHERN CAMPUS	2	\$35,943.02
NORTHERN MONMOUTH REG SURGERY	3	\$13,026.00
ORTHO NJ LLC	99	\$26,574.23
Toms River Surgery Center	4	\$19,456.00
Grand Total	382	\$323,627.60

COUNTY OF OCEAN LEGACY

Provider	Bill Count	Allowed Amount
MANCHESTER SURGERY CENTER, SF	1	\$21,181.75
NORTHERN MONMOUTH REG SURGERY	6	\$17,070.00
GARDEN STATE MEDICAL CENTER LLC	17	\$15,292.67
PHYSICIANS SURGERY CENTER, SF	1	\$14,256.00
LAKEWOOD SURGERY CENTER	3	\$10,242.00
ORTHO NJ LLC	35	\$9,520.41
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$8,639.80
ROTHMAN INSTITUTE OF NEW JERSEY	16	\$7,071.07
Accurate Monitoring, LLC	1	\$6,369.08
PREMIER PAIN CENTERS LLC	6	\$5,558.84
Grand Total	87	\$115,201.62



OCEAN COUNTY INSURANCE FUND COMMISSION

All Workers' Compensation Claims Reported By Claim Type

2025	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	3	17	0	20
February	3	12	0	15
March	5	16	0	21
April	1	7	1	9
May				
June				
July				
August				
September				
October				
November				
December				
Grand Total	11	45	0	46

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

Covid-19 Claims Reported

2024	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
March	1	0	0	1
October	1	0	0	1
Grand Total	2	0	0	2

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: May 7, 2025

DATE OF MEETING: May 15, 2025

OCIFC SERVICE TEAM

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

APRIL – MAY 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 10:** Attended the OCIFC Claims Committee meeting.
- **April 17:** Attended the OCIFC meeting.
- **April 30:** One session of CDL Supervisor Reasonable Suspicion training was conducted for OCIFC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 8:** Plan to attend the OCIFC Claims Committee meeting.
- **May 15:** Plan to attend the OCIFC meeting.

SAFETY DIRECTOR BULLETINS

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

- Entering an Occupied Residence - Best Practices
- Work Zones - Short Term Stationary

NJCE LIVE and ON DEMAND SAFETY TRAINING

LIVE Safety Training

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

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (May 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 (available on the NJCE LMS)

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

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).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org/safety)).

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

() 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.

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

DATE	TRAINING TOPIC	TIME
5/1/25	Shop and Tool Safety	8:30 - 9:30 am
5/1/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/25	Accident Investigation (Zoom Meeting) **	1:00 - 3:00 pm
5/2/25	Designated Employer Representative Training (DER) (Zoom Meeting) **	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	Implicit Bias in the Workplace	9:00 -10:30 am
5/5/25	Mower Safety	10:00 - 11:00 am
5/5/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
5/5/25	Personal Protective Equipment	1:00 - 3:00 pm
5/6/25	Bloodborne Pathogens	8:30 - 9:30 am
5/6/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
5/6/25	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
5/6/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/25	Playground Safety Inspections	7:30 - 9:30 am
5/7/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/7/25	Introduction to Communication Skills (Zoom Meeting) **	1:00 - 3:00 pm
5/8/25	Chainsaw Safety	11:00 - 12:00 pm
5/8/25	Chipper Safety	1:00 - 2:00 pm
5/9/25	Disaster Management	8:30 - 10:00 am
5/9/25	Hearing Conservation	11:00 - 12:00 pm
5/12/25	Flagger Skills and Safety	8:30 - 9:30 am
5/12/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/12/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/13/25	NJCE-Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
5/13/25	NJCE-Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	11:00 - 1:00 pm
5/14/25	Confined Space Entry	8:30 - 11:30 am
5/14/25	Preparing for First Amendment Audits	9:00 - 11:00 am

5/14/25	Asbestos Awareness	1:00 - 3:00 pm
5/15/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/16/25	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/16/25	Fire Safety	11:00 - 12:00 pm
5/16/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/19/25	NJCE-Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
5/19/25	Fall Protection Awareness	1:00 - 3:00 pm
5/19/25	High Performing Teams (Zoom Meeting) **	1:00 - 3:00 pm
5/20/25	Hearing Conservation	8:30 - 9:30 am
5/20/25	Preparing for the Unspeakable	9:00 - 10:30 am
5/20/25	Mower Safety	10:00 - 11:00 am
5/20/25	Driving Safety Awareness	1:00 - 2:30 pm
5/21/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/21 - 5/22/25	NJCE-Leadership Skills for Supervisors Workshop - TWO DAY (Camden)*	9:00 - 3:30 pm w/lunch brk
5/22/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
5/22/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/25	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/28/25	Personal Protective Equipment	10:00 - 12:00 pm
5/28/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/25	Confined Space Entry	8:30 - 11:30 am
5/30/25	NJCE EXPO Excavation, Trenching, and Shoring (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Flagger Work Zone Safety (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Practical Leadership - 21 Irrefutable Laws (Monmouth)*	8:30 - 11:30 am
6/2/25	Flagger Skills and Safety	8:30 - 9:30 am
6/2/25	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/25	Hearing Conservation	10:30 - 11:30 am
6/3/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/4/25	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/4/25	Fire Safety	10:30 - 11:30 am
6/4/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/6/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/9/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/9/25	Personal Protective Equipment	1:00 - 3:00 pm
6/10/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
6/10/25	Ethical Decision Making	9:00 - 11:30 am
6/10/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/11/25	Mower Safety	8:30 - 9:30 am
6/11/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/12/25	Confined Space Entry	8:00 - 11:00 am
6/12/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/12/ - 6/13/25	NJCE Leadership Skills for Supervisors Workshop - (2 Day) (Middlesex)*	9:00 - 3:30 pm w/lunch brk
6/13/25	Flagger Skills and Safety	8:30 - 9:30 am

6/13/25	Fall Protection Awareness	10:00 - 12:00 pm
6/16/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
6/16/25	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/25	Introduction to Understanding Conflict (Zoom Meeting)**	1:00 - 3:00 pm
6/17/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/17/25	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/18/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/25	NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex Co.)	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex Co.)*	8:30 - 11:30 am
6/20/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
6/20/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/23/25	Personal Protective Equipment	8:30 - 10:30 am
6/23/25	Shop and Tool Safety	11:00 - 12:00 pm
6/23/25	Special Event Management (Zoom Meeting)	1:00 - 3:00 pm
6/24/25	Confined Space Entry	8:30 - 11:30 am
6/24/25	Hearing Conservation	1:00 - 2:00 pm
6/25/25	Driving Safety Awareness	9:00 - 10:30 am
6/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/26/25	Chipper Safety	7:30 - 8:30 am
6/26/25	Chainsaw Safety	9:00 - 10:00 am
6/26/25	Mower Safety	10:30 - 11:30 am
6/26/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
6/27/25	Fire Safety	8:30 - 9:30 am
6/27/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **	8:30 - 10:30 am
6/30/25	Ladder Safety/Walking & Working Surfaces	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 log on 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 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](https://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 with any questions.



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

NJCE LEADERSHIP ACADEMY

The New Jersey Counties Excess Joint Insurance Fund (NJCE) has created the "NJCE Leadership Academy" for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding their managerial skills. The program's goal is to enhance our leadership skills by offering varied, in-depth managerial training, as more fully described below. Individuals who complete the program's requirements within two years will receive plaques commemorating their graduation of the NJCE Leadership Academy.

Open Enrollment will be December 1-22 and June 1-22. Classes will be offered through [NJCE LIVE](#) and will be a combination of virtual and in-person at various locations throughout New Jersey. The student will complete the mandatory and elective within the two-years from your start date. If you have taken any of the classes before your enrollment, you will need to retake the class to complete the academy.



Complete within Two Years & Receive an NJCE Leadership Academy Plaque

MANDATORY

- The Power of Collaboration (JIF 101)*
- Ethics for NJ Local Government Employees**
- Practical Leadership – 21 Irrefutable Laws*
- Implicit Bias in the Workplace
- Protecting Children from Abuse in New Jersey Government Programs**
- Leadership Skills for Supervisors Workshop*
- Harassment in the Workplace for Elected Officials, Managers, & Supervisors*

ELECTIVES (4)

- Accident Investigation
- Building a Constitutionally Sound Police Department Through Training
- Career Survival for Managers, Administrators and Assistants
- CDL: Supervisors' Reasonable Suspicion
- Dealing with Difficult People
- Ethical Decision-Making
- Employee Conduct and Violence Prevention in the Workplace
- Fire Department Risk Management
- LE: Below 100
- LE: Career Survival for First Line Supervisor
- LE: Violence Prevention and Risk Considerations for Law Enforcement Officers When Interacting with Mental Health Consumers
- Microlearning Theory & Practices
- Preparing for First Amendment Audits
- Preparing for the Unspeakable
- Productive Meeting Best Practices
- Public Employers: What You Need to Know

Please note all the courses must be taken via the [LIVE training](#) (i.e., Zoom or in-person). Any online course modules offered on the NJCE LMS will not count towards completing the requirements of the Leadership Academy.

***In-Person - Must attend an in-person session to receive credit for the Leadership Academy.**

**** Hybrid - Sessions held in-person and virtually throughout the year.**



NJCE LE LEADERSHIP ACADEMY

The New Jersey Counties Excess Joint Insurance Fund (NJCE) has created the “NJCE Leadership Academy” for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding their managerial skills. The program’s goal is to enhance our leadership skills by offering varied, in-depth managerial training, as more fully described below. Individuals who complete the program’s requirements within two years will receive plaques commemorating their graduation of the NJCE Leadership Academy.

Classes will be offered through [NJCE LIVE](#) and will be a combination of virtual and in-person at various locations throughout New Jersey. The student will complete the mandatory and elective within the two-years from your start date. If you have taken any of the classes before your enrollment, you will need to retake the class to complete the academy.



Complete within Two Years & Receive an NJCE Leadership Academy Plaque

LAW ENFORCEMENT MANDATORY (6)

- The Power of Collaboration (JIF 101)*
- Ethics for NJ Local Government Employees**
- Practical Leadership — 21 Irrefutable Laws*
- Protecting Children from Abuse in NJ Government Programs**
- LE: Violence Prevention and Risk Considerations for Law Enforcement Officers When Interacting with Mental Health Consumers
- Harassment in the Workplace for Elected Officials, Managers & Supervisors*

ELECTIVES (4)

- Accident Investigation
- CDL: Supervisors' Reasonable Suspicion
- Dealing with Difficult People
- Ethical Decision-Making
- Employee Conduct and Violence Prevention in the Workplace
- Fire Department Risk Management
- LE: Below 100*
- LE: Career Survival for First Line Supervisors*
- Microlearning Theory & Practices
- Preparing for First Amendment Audits
- Preparing for the Unspeakable
- Productive Meeting Best Practices
- Public Employers: What You Need to Know
- Implicit Bias in the Workplace

Please note all the courses must be taken via the [LIVE training](#) (i.e., Zoom or in-person). Any online course modules offered on the NJCE LMS will not count towards completing the requirements of the Leadership Academy.

***In-Person - Must attend an in-person session to receive credit for the Leadership Academy.**

**** Hybrid - Sessions held in-person and virtually throughout the year.**



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

NJCE LIVE Monthly Training Schedules

RESOLUTION NO. 26-25

**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: May 15, 2025

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

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 Joseph Hrubash
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Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo
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	PERMA Risk Management Services Shai McLeod Kerin Drumheiser
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	Vanguard Claims Administration Sarah Mentzer
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradnik, Esq.
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Safety Director	J.A. Montgomery Consulting Paul Shives
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Auditor	
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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 Fiore
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 was never 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

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 17, 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	Excused
Michelle I. Gunther	Present
Frank Sadeghi (Alternate)	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo PERMA Risk Management Services Shai McLeod Kerin Drumheiser Vanguard Claims Administration Sarah Mentzer
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Paul Shives Glenn Prince
Auditor	

ALSO PRESENT:

Antoinette DePaola, Ocean County
Brian Wilkie Esq., Ocean County Board of Social Services
Will Demand, Ocean County Utility Authority
Brian Rumpf, Esq., Ocean County Board of Health
Alyssa Fiore, Ocean County Board of Health
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 20, 2025

Commissioner Fiore was not present at the meeting and Commissioner Gunther was not in attendance at the last meeting, so the minutes were tabled until the next meeting.

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety Committee met on March 11 at 1:30 p.m. via zoom and a variety of safety topics were discussed including the most commonly cited PEOSH citations from last quarter, job hazard assessments and resources on the NJCE website. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE:

Ms. Drumheiser reported the Claims Committee met on April 10 and reviewed the payment and settlement authority requests. Ms. Drumheiser advised at that time the Committee did make a recommendation to approve the claims. 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 April 10, 2025.

Chair Greitz requested we hold off on the motion until Commissioner Fiore arrives.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and had two action items.

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renewed on May 5, 2025. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and Treasurer. Executive Director said the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director noted the annual premium was \$1,998 and the premium was the same as last year. Executive Director stated the premium for the renewal would be paid out of the Miscellaneous and Expense Account and appeared on this month's bill list.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE
DISHONESTY COVERAGE IN THE AMOUNT OF \$1,998
MANAGEMENT**

Moved:	Commissioner Gunther
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 March. Executive Director said there were (10) ten certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE was scheduled to meet virtually on Monday, April 21, 2025 at 9:30 a.m.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director stated as of January 31, 2025 there was a statutory surplus of \$1,362,621. Executive Director said there was a cash balance of \$27,541,096. 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.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE January Financial Fast Track was included in the agenda. Executive Director said as of January 31, 2025 the NJCE had a surplus of \$12,188,662. Executive Director noted the total cash amount was \$14,833,590. 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 about Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reviewed the Expected Loss Ratio Analysis for the month of January, which was included in the agenda.

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, from 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.

2025 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director reported the 74th Annual Conference was scheduled to be held from May 7 to May 9 at Caesar’s in Atlantic City. Executive Director advised the New Jersey Counties Excess Joint Insurance Fund would sponsor a Coffee Station this year. Executive Director noted Harry Earle, Assistant Director of J.A. Montgomery Consulting, would present on Artificial Intelligence and Risk Considerations for Local Government on Thursday, May 8 at 11:30 A.M.

Executive Director concluded his report unless anyone had any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the April Bills List, Resolution 24-25, in the amount of \$57,436.23.

MOTION TO APPROVE RESOLUTION 24-25 APRIL BILLS LIST

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

Ms. Tarrant referred to page 14 of the agenda and noted all the current balances in the different insured areas. Ms. Tarrant then referred to page 15 of the agenda and advised the ending balance as of January for all accounts was \$27,541,096/60.

CLAIMS ADMINISTRATOR: Ms. Gallo reviewed the figures for the first three months for the Insurance Commission and Legacy Claims as noted below.

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	688	\$1,205,922.97	\$394,026.98	\$811,896.00	67%	\$23,180.99	95%

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Legacy							
Grand Total	149	\$556,749.81	\$121,063.31	\$435,686.46	78%	\$3,194.86	86%

Ms. Gallo continued to review the Top 10 Providers and the number of Workers' Compensation Claims Reported by Claim Type for the first quarter of 2025. Ms. Gallo concluded her report unless there were any questions. In response to Executive Director's inquiry, Ms. Gallo said the reason for the difference was due to the type of claims that they receive because we used the highest charges.

NJCE SAFETY DIRECTOR: Mr. Prince advised the March through April 2025 Risk Control Activities were included in the agenda. Mr. Prince reported all training opportunities for April, May and June were also included in the agenda and added them to the NJCE website for review. Mr. Prince said they also added a variety of job hazard assessments written programs, Safety Director's Bulletins, and video briefings. Mr. Prince noted there were a lot of resources to review to enhance the safety program. Mr. Prince referred to a copy of the Expo flyer for in-person training that was scheduled for around the state and spoke about the Leadership Skills for Supervisors Workshop. Mr. Prince noted the May session was scheduled at his office in Camden. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported as a reminder the County Proper is self-insured for physical damage coverage. Ms. Sander advised we can always obtain an option for that and noted a couple of years ago the cost was an extra \$50,000 to \$60,000 and the County decided not to take that option. Ms. Sander said we could certainly revisit it. Ms. Sander advised the Executive Director's presentation was sent out to all the ancillary members and if anyone had any questions, let us know. Ms. Sander said as the Executive Director mentioned at the last meeting our offer still stands to come out and do a deep dive in person of all the coverages or answer any

questions. Ms. Sander noted she would be reaching out to Mr. Rumpf and Ms. Fiore regarding the renewal of membership papers. Ms. Sander advised there was a question on the range and Chair Greitz said he would give Ms. Sander a call. Ms. Sander concluded her report unless there were any questions.

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

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Ms. Acosta asked about the approval of PARS. Ms. Dodd said Mr. Fiore did not join the call however, we did have a quorum with Chair Greitz and Commissioner Gunther. Chair Greitz noted the PARS were sent out prior to the meeting so Commissioner Gunther did have an opportunity to review.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE
CLAIMS COMMITTEE MEETING OF APRIL 10, 2025**

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

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Commissioner Gunther
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 Gunther
Vote:	2 Ayes, 0 Nays

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:29 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary

April 17, 2025

Ocean County Insurance Fund Commission

OPEN Minutes