

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
TUESDAY, JUNE 17, 2025
10:00 A.M.**

**ADMINISTRATION BUILDING
ROOM 304
101 HOOPER AVENUE
TOMS RIVER, NJ 08753**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 739 426 4615**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- (1) Sending sufficient notice herewith to the Asbury Park Press and Atlantic City Press,
- (2) Filing advance written notice of this meeting with the Commissioners of the Ocean County Insurance Fund Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: June 17, 2025
10:00 A.M.

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: May 15, 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 June 12, 2025 (*Roll call Vote*)**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Pages 2-9

- ☐ **TREASURER – Julie Tarrant**
 - Resolution 27-25, June Bills List – *Motion (Roll Call Vote)*..... Page 10
 - Treasurer Monthly ReportsPages 11-12

- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX**
 - Monthly Reports.....Pages 13-16
 - Account Service TeamPage 17

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 18-28

- ☐ **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 28-25 Closed Session (if needed)Page 29

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, July 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: June 17, 2025

Memo to: Commissioners of the Ocean County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Property Appraisal Resolution (Page 4)** – Included in the agenda on page 4 is Resolution 26-25, Utilizing County of Ocean Vendors for Appraisal Services. This resolution authorizes the services of Henry J. Mancini & Associates, Inc. and Integra Realty Resources Coastal to provide Appraisal Services for the Ocean County Insurance Fund Commission for locations between \$500,000 to \$1,000,000. This resolution was reviewed by the Commission Attorney's Office.

- ☐ **Motion to approve Resolution 26-25, Utilizing County of Ocean Vendors for Appraisal Services**

- ☐ **Certificate of Insurance Issuance Report (Pages 5-6)** – Included in the agenda on pages 5-6 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of May. There were (9) nine certificates of insurance issued during the month of May.

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

- ☐ **Legacy Claims** – A copy of the Actuarial Analysis of Loss and Loss Adjustment Expense Reserves Report as of December 31, 2024 prepared by The Actuarial Advantage was sent under separate cover to the Commissioners and Treasurer for review. This report documents an analysis of the Commission's legacy claims net loss and allocated loss adjustment expense reserves, including net incurred but not reported (IBNR) losses as of December 31, 2024. This report covers all periods ending March 31, 2021 prior to the formation of the Commission.

- ☐ **Motion to approve the Actuarial Analysis of Loss and Loss Adjustment Expense Reserves as of December 31, 2024 for the Legacy Claims**

- ☐ **August Meeting Date Change** – Due to a scheduling conflict, we are requesting the Commissioners consider rescheduling the August 21, 2025 meeting to Tuesday, August 26, 2025 at 10:00 a.m.

- ☐ **Motion to approve changing the August OCIFC meeting date to Tuesday, August 26, 2025 at 10:00 a.m.**

- ☐ **New Jersey Counties Excess Joint Insurance Fund** - The NJCE met virtually on Friday, June 13, 2025 at 9:30 a.m. Executive Director will provide a verbal report. The NJCE is scheduled to meet on Thursday, September 25, 2025, virtually.

- ❑ **NJCE JIF Membership** – Ocean County’s three-year membership in the New Jersey Counties Joint Insurance Fund (NJCE JIF) expires on 12/31/25. The NJCE e-mailed the applicable Resolution and Indemnity Agreement to the NJCE Fund Commissioner, Mr. Kelly for execution.
- ❑ **OCIFC Financial Fast Track (Page 7)** – Included in the agenda on page 7 is a copy of the Financial Fast Track for the month of March. As of **March 31, 2025** there is a surplus of **\$1,726,049**. 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 **March 31, 2025** is **\$587,521**. The total cash amount is **\$28,951,910**.
- ❑ **NJCE Property and Casualty Financial Fast Track** - The March Financial Fast Track is not available.
- ❑ **Claims Tracking Reports (Pages 8-9)** – The claims tracking reports are on pages 8-9 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of March 31, 2025 with the Commission.

RESOLUTION NO. 26-25

**OCEAN COUNTY INSURANCE FUND COMMISSION
UTILIZING COUNTY OF OCEAN VENDORS FOR APPRAISAL SERVICES**

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

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

WHEREAS, the County of Ocean implemented a fair and open process for the procurement of Appraisal Services and

WHEREAS, as a result of this process the County of Ocean appointed Henry J. Mancini & Associates, Inc. and Integra Realty Resources Coastal to provide Appraisal Services on February 5, 2025 for the period of 1/1/2025 through 12/31/25, (QP2025-31) and

WHEREAS, it is in the best interest of the Commission to authorize the use of the firms appointed by the County of Ocean to perform property appraisals for locations between \$500,000 to \$1,000,000 on behalf of the OCIFC and

WHEREAS, the OCIFC 2025 Budget includes \$65,000 for property appraisal services and the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) will reimburse the OCIFC in an amount up to \$20,000 and

NOW THEREFORE BE IT RESOLVED BY THE Board of Commissioners of the Ocean County Insurance Fund Commission that the Insurance Fund Commission agrees to utilize the appraisal services of Henry J. Mancini & Associates, Inc. and Integra Realty Resources Coastal as approved by the County of Ocean and the OCIFC will be responsible for the associated costs and

BE IT FURTHER RESOLVED that property appraisal assignments will be coordinated and distributed by the Commission Attorney’s Office

ADOPTED by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on June 17, 2025.

ADOPTED:

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 5/1/2025 To 6/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Dept of Health & Senior Services I - County of Ocean, Ocean County Board of	Div of HIV/AIDS Services 50 East State Street PO Box 363 Trenton, NJ 08625	Evidence of Insurance as respects to Ryan White Funding/Persons with AIDS/transportation grant.	5/9/2025 #5346080	GL AU EX WC OTH
H - NJ Dept of Health & Senior Services I - County of Ocean, Ocean County Board of	Div of HIV/AIDS Services 50 East State Street PO Box 363 Trenton, NJ 08625	Evidence of Insurance.	5/9/2025 #5346081	GL AU EX WC OTH
H - Lionshead Condominium Assoc. I - County of Ocean	100 Lionshead Woods Blvd Lakewood, NJ 08701	RE: Election Polling Site Evidence of insurance as respects the use of premises for an election polling site.	5/20/2025 #5351415	GL AU EX WC OTH
H - Lakewood Fire District I - County of Ocean	119 1st Street Lakewood, NJ 08701	RE: Election Polling Site Evidence of insurance as respects the use of premises for an election polling site.	5/20/2025 #5351416	GL AU EX WC OTH
H - New Jersey Motor Vehicle I - County of Ocean	Commission 225 E. State Street PO Box 177 Trenton, NJ 08666	RE: Fleet Vehicles Evidence of insurance as respects the following vehicles: 2026 MICRO BIRD UFG5CRHWSM- VIN:1FD4E4FN2TDD00752, value \$139,905.00 2026 MICRO BIRD UFG5CRHWSM- VIN:1FD4E4FN2TDD00783, value \$139,905.00	5/22/2025 #5352704	GL AU EX WC OTH
H - KLBL, LLC I - County of Ocean	dba Vic Gerard Golf Cars 281 Squankum Road Farmingdale, NJ 07727	RE: Golf Cars The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	5/27/2025 #5353415	GL AU EX WC OTH
H - MSL Management & Development I - Ocean County Board of Health	Corp. PO Box 221 Lakewood, NJ 08701	Company D: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Seagull Square Shopping Center The Certificate Holder and Nine Holdings LLC are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Seagull Square Shopping Center occupancy.	5/28/2025 #5355454	GL AU EX WC OTH

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 5/1/2025 To 6/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey, Department I - County of Ocean	of Children & Families 50 East State Street, Floor 3 PO Box 717 Trenton, NJ 08625	Company D: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Human Services Advisory Council- Contract #26C00077 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 the Human Services Advisory Council Contract #26C00077.	5/29/2025 #5374907	GL AU EX WC OTH
H - Stockton University I - County of Ocean	101 Vera King Farris Drive Galloway, NJ 08205	Evidence of insurance.	5/30/2025 #5443158	GL AU EX WC OTH
Total # of Holders: 9				

OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,305,811	3,917,434	48,399,418	52,316,852
2.	CLAIM EXPENSES					
		Paid Claims	565,735	1,515,414	12,067,258	13,582,672
		Case Reserves	262,147	1,060,330	11,089,133	12,149,464
		IBNR	(20,188)	(16,216)	14,979,288	14,963,072
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	(91,211)	(91,211)	(2,608,769)	(2,699,980)
	TOTAL CLAIMS		716,484	2,468,317	35,526,910	37,995,228
3.	EXPENSES					
		Excess Premiums	372,028	1,116,085	12,469,966	13,586,050
		Administrative	50,796	152,549	1,872,497	2,025,045
	TOTAL EXPENSES		422,824	1,268,633	14,342,463	15,611,096
4.	UNDERWRITING PROFIT (1-2-3)		166,503	180,483	(1,469,955)	(1,289,472)
5.	INVESTMENT INCOME		100,965	293,411	2,134,589	2,428,000
6.	PROFIT (4 + 5)		267,468	473,894	664,634	1,138,529
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)		267,468	473,894	1,252,155	1,726,049
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy Account	12,256	39,633	414,016	453,649	
	2021	605,230	610,384	(3,700,148)	(3,089,764)	
	2022	(581,570)	(532,426)	(780,078)	(1,312,504)	
	2023	(33,641)	18,594	3,409,900	3,428,494	
	2024	(134,310)	(75,774)	1,908,463	1,832,689	
	2025	399,502	413,483		413,483	
TOTAL SURPLUS (DEFICITS)			267,468	473,894	1,252,153	1,726,047
TOTAL CASH					28,951,910	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2021						
	Paid Claims	65,610	307,830	5,145,063	5,452,893	
	Case Reserves	(460,861)	(635,252)	3,969,734	3,334,482	
	IBNR	(315,073)	(382,901)	2,048,135	1,665,234	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	107,341	107,341	(610,181)	(502,840)	
TOTAL FY 2021 CLAIMS			(602,982)	(602,982)	10,552,751	9,949,769
FUND YEAR 2022						
	Paid Claims	237,684	492,938	4,595,508	5,088,446	
	Case Reserves	365,014	486,805	4,144,943	4,631,748	
	IBNR	18,337	(358,708)	2,085,455	1,726,747	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	(13,115)	(13,115)	(598,527)	(611,642)	
TOTAL FY 2022 CLAIMS			607,920	607,920	10,227,379	10,835,299
FUND YEAR 2023						
	Paid Claims	30,765	208,829	1,585,196	1,794,025	
	Case Reserves	168,269	167,254	1,656,952	1,824,206	
	IBNR	(165,461)	(342,510)	3,529,260	3,186,750	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	28,124	28,124	(517,696)	(489,572)	
TOTAL FY 2023 CLAIMS			61,697	61,697	6,253,712	6,315,409
FUND YEAR 2024						
	Paid Claims	182,956	441,804	741,491	1,183,295	
	Case Reserves	(19,072)	708,878	1,317,503	2,026,381	
	IBNR	(41,891)	(1,028,689)	7,316,438	6,287,750	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	43,600	43,600	(882,365)	(838,765)	
TOTAL FY 2024 CLAIMS			165,593	165,593	8,493,068	8,658,661
FUND YEAR 2025						
	Paid Claims	48,720	64,013		64,013	
	Case Reserves	208,796	332,646		332,646	
	IBNR	483,900	2,096,591		2,096,591	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(257,161)	(257,161)		(257,161)	
TOTAL FY 2025 CLAIMS			484,256	2,236,089	0	2,236,089
COMBINED TOTAL CLAIMS			716,484	2,468,317	35,526,910	37,995,228
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.						

Ocean County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2025

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	1	0	1
March-25	0	0	0	1	0	1
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$2
Year	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$2	\$0	\$2
March-25	\$0	\$0	\$0	\$2	\$0	\$2
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0
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
February-25	3	79	21	67	9	179
March-25	3	78	19	66	15	181
NET CHGE	0	-1	-2	-1	6	2
Limited Reserves						\$8,733
Year	2021	2022	2023	2024	2025	TOTAL
February-25	\$88,521	\$440,186	\$426,813	\$338,763	\$26,300	\$1,320,582
March-25	\$86,540	\$421,301	\$411,678	\$617,956	\$43,200	\$1,580,676
NET CHGE	(\$1,981)	(\$18,885)	(\$15,134)	\$279,194	\$16,900	\$260,093
Ltd Incurred	\$415,120	\$651,672	\$477,512	\$629,106	\$629,106	\$2,802,515
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
February-25	0	2	0	7	3	12
March-25	0	2	0	4	4	10
NET CHGE	0	0	0	-3	1	-2
Limited Reserves						\$25,025
Year	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$108,136	\$0	\$15,397	\$2,454	\$125,986
March-25	\$0	\$218,679	\$0	\$15,797	\$15,776	\$250,252
NET CHGE	\$0	\$110,543	\$0	\$400	\$13,323	\$124,266
Ltd Incurred	\$67,529	\$270,425	\$7,716	\$30,542	\$30,542	\$406,753
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
February-25	45	69	33	94	30	271
March-25	42	69	32	69	43	255
NET CHGE	-3	0	-1	-25	13	-16
Limited Reserves						\$40,142
Year	2021	2022	2023	2024	2025	TOTAL
February-25	\$3,860,514	\$3,809,485	\$1,198,702	\$1,607,581	\$95,096	\$10,571,377
March-25	\$3,401,634	\$3,979,834	\$1,270,241	\$1,310,774	\$273,669	\$10,236,153
NET CHGE	(\$458,880)	\$170,350	\$71,540	(\$296,807)	\$178,574	(\$335,224)
Ltd Incurred	\$8,292,773	\$8,326,646	\$2,791,283	\$2,420,226	\$2,420,226	\$24,251,154
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
February-25	48	150	54	169	42	463
March-25	45	149	51	140	62	447
NET CHGE	-3	-1	-3	-29	20	-16
Limited Reserves						\$26,996
Year	2021	2022	2023	2024	2025	TOTAL
February-25	\$3,949,035	\$4,357,806	\$1,625,515	\$1,961,742	\$123,850	\$12,017,948
March-25	\$3,488,174	\$4,619,814	\$1,681,920	\$1,944,529	\$332,646	\$12,067,082
NET CHGE	(\$460,861)	\$262,008	\$56,405	(\$17,213)	\$208,796	\$49,135
Ltd Incurred	\$8,775,422	\$9,409,268	\$3,283,221	\$3,096,093	\$3,079,874	\$27,643,879

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

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		51	MONTH TARGETED	Last Month		50	MONTH TARGETED	Last Year		39	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	
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%	96.38%	415,120	415,120	76.73%	96.23%	365,611	365,611	67.58%	91.95%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	93.62%	67,529	67,529	90.58%	93.27%	74,427	74,427	99.83%	88.81%
WORKER'S COMP	5,014,620	8,522,567	8,292,773	165.37%	99.57%	8,919,099	8,919,099	177.86%	99.52%	8,671,143	8,671,143	172.92%	98.57%
TOTAL ALL LINES	5,814,848	9,005,216	8,775,422	150.91%	99.21%	9,401,748	9,401,748	161.69%	99.15%	9,111,181	9,111,181	156.69%	97.87%
NET PAYOUT %	\$5,440,941				93.57%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		39	MONTH TARGETED	Last Month		38	MONTH TARGETED	Last Year		27	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	
PROPERTY	260,954	160,526	160,526	61.52%	100.00%	160,526	160,526	61.52%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	651,672	651,672	107.92%	91.95%	652,845	652,845	108.11%	91.38%	667,122	667,122	110.47%	82.70%
POL/EPL	382,687	62,000	62,000	16.20%	91.95%	62,000	62,000	16.20%	91.38%	0	0	0.00%	82.70%
AUTO LIABILITY	132,715	270,425	270,425	203.76%	88.81%	159,580	159,580	120.24%	88.30%	67,427	67,427	50.81%	80.03%
WORKER'S COMP	7,209,432	8,470,335	8,326,646	115.50%	98.57%	8,088,237	8,088,237	112.19%	98.43%	6,803,062	6,803,062	94.36%	95.33%
TOTAL ALL LINES	8,589,655	9,614,958	9,471,268	110.26%	97.70%	9,123,188	9,123,188	106.21%	97.51%	7,537,611	7,537,611	87.75%	93.78%
NET PAYOUT %	\$4,943,211				57.55%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		27	MONTH TARGETED	Last Month		26	MONTH TARGETED	Last Year		15	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	96.43%
GEN LIABILITY	619,000	477,512	477,512	77.14%	82.70%	482,852	482,852	78.01%	81.65%	297,731	297,731	48.10%	66.07%
POL/EPL	342,000	312,678	312,678	91.43%	82.70%	197,555	197,555	57.76%	81.65%	0	0	0.00%	66.07%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	80.03%	7,716	7,716	6.43%	78.92%	10,803	10,803	9.00%	59.58%
WORKER'S COMP	8,198,000	2,805,827	2,791,283	34.05%	95.33%	2,721,972	2,721,972	33.20%	94.80%	2,193,199	2,193,199	26.75%	78.67%
TOTAL ALL LINES	9,538,000	3,610,443	3,595,899	37.70%	93.99%	3,416,805	3,416,805	35.82%	93.41%	2,501,733	2,501,733	26.23%	77.64%
NET PAYOUT %	\$1,776,666				18.63%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		15	MONTH TARGETED	Last Month		14	MONTH TARGETED	Last Year		3	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	
PROPERTY	280,797	16,220	16,220	5.78%	96.43%	16,220	16,220	5.78%	96.03%	0	0	0.00%	23.00%
GEN LIABILITY	634,000	629,106	629,106	99.23%	66.07%	348,892	348,892	55.03%	64.20%	24,855	24,855	3.92%	6.00%
POL/EPL	364,000	108,860	108,860	29.91%	66.07%	108,860	108,860	29.91%	64.20%	0	0	0.00%	6.00%
AUTO LIABILITY	134,000	30,542	30,542	22.79%	59.58%	28,684	28,684	21.41%	56.96%	92	92	0.07%	6.00%
WORKER'S COMP	8,639,000	2,429,600	2,420,226	28.02%	78.67%	2,549,245	2,549,245	29.51%	74.88%	507,697	507,697	5.88%	3.00%
TOTAL ALL LINES	10,051,797	3,214,328	3,204,954	31.88%	77.66%	3,051,901	3,051,901	30.36%	74.17%	532,644	532,644	5.30%	3.90%
NET PAYOUT %	\$1,178,572				11.72%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		3	MONTH TARGETED	Last Month		2	MONTH TARGETED	Last Year		-9	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-25		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	
PROPERTY	292,000	0	0	0.00%	23.00%	0	0	0.00%	13.00%			N/A	N/A
GEN LIABILITY	509,000	43,200	43,200	8.49%	6.00%	26,300	26,300	5.17%	2.50%			N/A	N/A
POL/EPL	142,000	0	0	0.00%	6.00%	0	0	0.00%	2.50%			N/A	N/A
AUTO LIABILITY	151,000	17,723	17,723	11.74%	6.00%	3,900	3,900	2.58%	2.50%			N/A	N/A
WORKER'S COMP	9,031,000	335,736	335,736	3.72%	3.00%	108,942	108,942	1.21%	2.00%			N/A	N/A
TOTAL ALL LINES	10,125,000	396,659	396,659	3.92%	3.81%	139,142	139,142	1.37%	2.36%	0	0	N/A	N/A
NET PAYOUT %	\$62,067				0.61%								

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 27-25

June 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>
SELECTIVE INSURANCE COMPANY	POLICY RENEW 7/25-7/26 FLD1144594 6/25	3,568.00 3,568.00
SELECTIVE INSURANCE COMPANY	POLICY RENEW 7/25-7/26 FLD1144823 06/25	3,566.00 3,566.00
QUAL-LYNX	CLAIM SERVICES FOR 06/25	25,809.17 25,809.17
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/25	4.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/25	15,216.83 15,220.97
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 06/25	1,846.08 1,846.08
JULIE N. TARRANT	TREASURER FEE 06/25	460.66 460.66
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICE INV 260959 4/1/25-4/30/25	1,751.10 1,751.10
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618284 06/25	3,539.33 3,539.33
SPARK CREATIVE GROUP LLC	SITE UPDATES DONE 1/25-2/25 INV 6215	312.50 312.50
	Total Payments FY 2025	56,073.81
	TOTAL PAYMENTS ALL FUND YEARS	56,073.81

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: March										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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	0.00	0.00	24,362,669.40
RECEIPTS										
Assessments	103,676.69	180,739.64	53,601.40	3,206,572.55	1,584,967.97	246,495.48	187,468.07	0.00	0.00	5,563,521.79
Refunds	0.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00	0.00	300.00
Invest Pymnts	3,713.25	2,559.36	1,283.63	73,698.97	64.01	12,956.24	6,689.13	0.00	0.00	100,964.59
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,713.25	2,559.36	1,283.63	73,698.97	64.01	12,956.24	6,689.13	0.00	0.00	100,964.59
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	107,389.94	183,299.00	54,885.03	3,280,571.52	1,585,031.98	259,451.72	194,157.20	0.00	0.00	5,664,786.38
EXPENSES										
Claims Transfers	0.00	51,480.78	2,259.68	512,295.03	0.00	0.00	0.00	0.00	0.00	566,035.49
Expenses	0.00	0.00	0.00	0.00	0.00	48,217.81	0.00	0.00	0.00	48,217.81
Other *	0.00	0.00	0.00	0.00	0.00	461,292.81	0.00	0.00	0.00	461,292.81
TOTAL	0.00	51,480.78	2,259.68	512,295.03	0.00	509,510.62	0.00	0.00	0.00	1,075,546.11
END BALANCE	1,221,830.15	31,939.17	437,877.13	24,887,155.31	(3,381,130.56)	3,552,504.01	2,201,734.47	0.00	0.00	28,951,909.67

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	March			
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	\$ 24,362,670.35	\$ 20,461,207.28	\$ 160,809.46	\$ 3,740,653.61
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$100,964.63	\$85,694.43	\$1,604.80
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$100,964.63	\$85,694.43	\$1,604.80
9	Deposits - Purchases	\$5,563,821.79	\$5,063,821.79	\$500,000.00
10	(Withdrawals - Sales)	-\$1,075,546.11	-\$48,217.81	-\$566,035.49
Ending Cash & Investment Balance		\$28,951,910.66	\$25,562,505.69	\$96,378.77
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$440,858.91	\$1,846.08	\$155,237.82
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$29,392,769.57	\$25,564,351.77	\$251,616.59
				\$3,576,801.21



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	213	\$589,478.14	\$158,419.14	\$14,892.02	63%	\$14,892.02	88%
June							
July							
August							
September							
October							
November							
December							
Grand Total	1081	\$1,977,225.13	\$629,284.22	\$39,635.11	65%	\$39,635.11	93%

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	65	\$130,091.93	\$32,245.78	\$97,846.15	75%	\$7,292.61	78%
June							
July							
August							
September							
October							
November							
December							
Grand Total	301	\$827,356.41	\$195,116.62	\$632,239.75	76%	\$18,552.76	85%

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 – 5/31/2025

OCEAN COUNTY INSURANCE FUND COMMISSION

Provider	Bill Count	Allowed Amount
HACKENSACK UNIVERSITY MEDICAL CENTE	20	\$97,020.63
COMMUNITY MEDICAL CENTER	13	\$72,653.07
ORTHO NJ LLC	129	\$43,928.96
HACKENSACK MERIDIAN TEAM HEALTH	166	\$39,030.03
GARDEN STATE MEDICAL CENTER	34	\$37,854.31
MONMOUTH SOUTHERN CAMPUS	2	\$35,943.02
KESSLER INSTITUTE	92	\$32,663.56
BROMEDICON, LLC	2	\$30,000.00
MANCHESTER SURGERY CENTER, SF	7	\$29,212.50
Toms River Surgery Center	5	\$24,725.66

COUNTY OF OCEAN LEGACY

Provider	Bill Count	Allowed Amount
MANCHESTER SURGERY CENTER, SF	1	\$21,181.75
GARDEN STATE MEDICAL CENTER	22	\$19,026.91
NORTHERN MONMOUTH REG SURGERY	6	\$17,070.00
ORTHO NJ LLC	43	\$15,629.33
PHYSICIANS SURGERY CENTER, SF	1	\$14,256.00
LAKEWOOD SURGERY CENTER	3	\$10,242.00
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$8,639.80
ROTHMAN INSTITUTE OF NEW JERSEY	18	\$7,291.82
MSC GROUP INC	5	\$7,262.62
Accurate Monitoring, LLC	1	\$6,369.08



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	4	15	0	19
June				
July				
August				
September				
October				
November				
December				
Grand Total	11	45	0	65

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



**OCEAN COUNTY INSURANCE FUND COMMISSION
QUAL-LYNX ACCOUNT SERVICE TEAM
2025**

OVERALL ACCOUNT RESPONSIBILITY

Claudia Acosta Account Manager	Ph: 732-507-6729 Fax: 732-465-7355 Cell: 609-380-5297	Claudia.acosta@qual-lynx.com
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WORKERS' COMPENSATION

Ralph Spencer WC Unit Manager	Ph: 732-576-0518 Fax: 855-475-5764	Ralph.spencer@qual-lynx.com
Karen Conway WC Assistant Supervisor	Ph: 609-833-2913 Fax: 609-601-3196	karen.conway@qua-lynx.com
Dawn White WC Adjuster	Ph: 609-833-9218 Fax: 609-926-9270	dawn.white@qual-lynx.com
Jaszmin Dadds WC Adjuster	Ph: 609-833-2172 Fax: 609-601-3172	jaszmin.dadds @qual-lynx.com
Kristin Heim WC Adjuster	Ph: 609-833-9224 Fax: 609-601-3172	Kristin.heim@qual-lynx.com
Mandi Watson WC Adjuster	Ph: 609-833-2924 Fax: 855-475-5764	Mandi.Watson@qual-lynx.com

LIABILITY

Karen Berenato Liability Manager	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
Susan Lovett Assistant Liability Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
Shelini Parikh Liability Adjuster	Ph: 609-833-9390 Fax: 609-601-3173	Shelini.parikh@qual-lynx.com
Donna Crosson Liability Adjuster	Ph: 609-299-2203 Fax: 609-601-3173	Donna.crosson@qual-lynx.com
Milan Davis Liability Adjuster	Ph: 609-732-1058 Fax: 609-601-3173	Milan.davis@qual-lynx.com
Jamar Howard Liability Adjuster	Ph: 609-250-9652 Fax: 609-601-3173	Jamar.Howard@qual-lynx.com

WORKERS' COMPENSATION MANAGED CARE

Lisa Gallo Client Services Manager	Cell: 609-380-5288	Lisa.gallo@qual-lynx.com
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NURSE CASE MANAGERS

Wendie Szamreta Nurse Case Manager	Ph: 800-425-3222 Ext. 22344	Wendie.Szamreta@qual-lynx.xom
Stephanie Dionisio Nurse Team Leader	Ph: 609-833-9404	Stephanie.dionisio@qual-lynx.com

SENIOR MANAGEMENT

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
Shelly Long Director of Claims Operations	Ph: 609-833-9267 Fax: 609-653-2928	shelly.long@qual-lynx.com
	Cell: 215-460-7799	

Workers' Compensation/Liability Address

100 Decadon Drive
Egg Harbor Township, NJ 08234
Main Phone Number: 609-653-8400

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: June 6, 2025
DATE OF MEETING: June 17, 2025

OCIFC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of 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 mbrosnan@jamontgomery.com	P.O. Box 99106 Camden, NJ 08101	Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738

MAY – JUNE 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 8:** Attended the OCIFC Claims Committee meeting.
- **May 15:** Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 10:** Plan to attend the OCIFC Safety Committee meeting.
- **June 12:** Plan to attend the OCIFC Claims Committee meeting.
- **June 17:** 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/>.

- CDL Fentanyl Added to the Drug Testing Panel
- Playground Unitary Surfacing Contracts – Best Practices
- Hurricane Preparedness - Best Practices

NJCE LIVE and LEARNING ON DEMAND 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. (June through July 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](#).



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

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).

J.A. Montgomery

CONSULTING

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

June thru July 2025 Safety Training Schedule

Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
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	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)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex)*	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	Ethical Decision Making	9:00 - 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
7/7/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/8/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/8/25	Preparing for First Amendment Audits	9:00 - 11:00 am
7/8/25	Hearing Conservation	1:00 - 2:00 pm
7/9/25	Bloodborne Pathogens	8:30 - 9:30 am
7/9/25	Flagger Skills and Safety	10:00 - 11:00 am
7/9/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/10/25	Confined Space Entry	8:30 - 12:30 pm
7/10/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/11/25	Personal Protective Equipment	8:30 - 10:30 am
7/11/25	Fire Safety	11:00 - 12:00 pm
7/14/25	Mower Safety	8:30 - 9:30 am
7/14/25	Shop and Tool Safety	10:00 - 11:00 am
7/14/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/15/25	Back Safety/Material Handling	9:00 - 10:00 am
7/15/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
7/16/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
7/16/25	Work Zone: Temporary Traffic Controls	1:00 - 2:30 pm
7/17/25	Bloodborne Pathogens	7:30 - 8:30 am
7/17/25	Asbestos Awareness	9:00 - 11:00 am
7/17/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/18/25	Driving Safety Awareness	8:30 - 10:00 am
7/21/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/22/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am

7/22/25	Fire Extinguisher Safety	1:00 - 2:00 pm
7/23/25	Sanitation and Recycling Safety	7:30 - 9:30 am
7/23/25	Personal Protective Equipment	10:00 - 12:00 pm
7/23/25	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
7/24/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
7/24/25	Fire Safety	10:30 - 11:30 am
7/25/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/25	Bloodborne Pathogens	10:30 - 11:30 am
7/28/25	Hearing Conservation	8:30 - 9:30 am
7/28/25	Dealing with Difficult People and De-Escalation	10:00 - 11:30 am
7/29/25	Confined Space Entry	8:30 - 11:30 am
7/29/25	Chainsaw Safety	1:00 - 2:00 pm
7/29/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/30/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/25	Mower Safety	11:00 - 12:00 pm
7/31/25	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/25	Fall Protection Awareness	10:00 - 12:00 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 please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code and complete the form with your groups' information. *(Please Submit within 24 Hours)*



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



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.

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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.

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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. 28-25

**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: June 17, 2025

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 15, 2025
10:00 a.m.

Meeting was called to order by Chair Greitz. Chair Greitz read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Present
Michael Fiure	Present
Michelle I. Gunther	Present
Frank Sadeghi (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Services	Qual-Lynx Lisa Gallo
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PERMA Risk Management Services
Shai McLeod
Kerin Drumheiser

Vanguard Claims Administration

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. Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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Auditor

ALSO PRESENT:

Antoinette DePaola, Ocean County
Tristin J. Collins, Ocean County
Jennifer Doderer, Ocean County Library
Brian Wilkie Esq., Ocean County Board of Social Services
Will Demand, Ocean County Utility Authority
Alyssa Fiore, Ocean County Board of Health
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MARCH 20, 2025 AND THE OPEN MINUTES OF APRIL 17, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 20, 2025 AND OPEN MINUTES OF APRIL 17, 2025

Moved:	Commissioner Fiore
Second:	Chair Greitz
Vote:	3 Ayes, 0 Nays

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 and job hazard assessments. He noted an increase of PEOSH enforcement around the State. Mr. Prince said the next meeting was scheduled for June 10 and he would coordinate the agenda with the Chair prior to the meeting. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE:

Executive Director introduced Kerin Drumheiser and noted we usually see Ms. Drumheiser on the screen; however, she was attending the meeting in person today.

Ms. Drumheiser reported the Claims Committee met on May 8 to review the PARS and SARs that were included in the packet. 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 May 8, 2025.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF MAY 8, 2025

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

Ms. Drumheiser said she also wanted to mention that the Best Practices Seminar would be held via webinar on October 30 from 9:30 to 12:30. Ms. Drumheiser advised she did not see Ms. DePaola but wanted to note she volunteered and appreciated her support. Ms. Drumheiser concluded her report unless there were any questions.

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

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 April. Executive Director said there were (7) seven certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

Ms. Sander said there was one correction, and she reminded the Commission that the County was self-insured for physical damage coverage. Ms. Sander said the certificates to Miller Leasing were revised. Ms. Sander said we could always get a quote again for physical damage coverage.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Fiure
Second:	Chair Greitz
Roll Call Vote	3 Ayes 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met virtually on Monday, April 21 and a written summary report was included in the agenda. Executive Director said at that meeting he reminded everyone that we would not have an exhibit at NJAC this year. He noted the conference was held on May 7 to May 9. Executive Director reported he attended a session with Mr. Cooney and IT Directors from various Counties to discuss the best way to secure cyber insurance and discussed other ways to mitigate cyber losses. Executive Director said they also discussed the possibility of establishing a Cyber JIF similar to what currently exists for municipalities. Executive Director noted he would discuss this with the NJCE for further consideration. The next NJCE meeting was scheduled to be held virtually on Friday, June 13, 2025 at 9:30 a.m.

VANGUARD CLAIMS ADMINISTRATION: Executive Director referred to a copy of instructions on how to report property claims to the NJCE JIF's Third Party Administrator, Vanguard Claims Administration, which was included in the agenda. Executive Director noted Vanguard Claims Administration replaced Qual Lynx.

BOILER & MACHINERY: Executive Director reported Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Executive Director advised Chubb was offering free training for Boiler Control and Water Treatment. Executive Director said there was a flyer included in the agenda outlining the training. Executive Director noted if anyone had any questions or issues when registering, they should contact the Fund Office.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director stated as of February 28, 2025 there was a statutory surplus of \$1,458,582. Executive Director said there was a cash balance of \$24,362,669 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 February Financial Fast Track was included in the agenda. Executive Director said as of February 28, 2025 the NJCE had a surplus of \$12,374,694. Executive Director noted the total cash amount was \$21,226,323. 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 the Financial Fast Tracks.

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

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 15th Annual Educational Seminar was held virtually again this year with two well attended sessions taking place on April 25 and May 2. Executive Director advised the seminars qualified for Continuing Education Credits.

2025 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reminded the member entities the second assessment payment was due on May 15, 2025. Executive Director said payments should be sent to the Treasurer, Julie Tarrant.

BEST PRACTICES SEMINAR – OCTOBER 30, 2025: Executive Director said as Ms. Drumheiser mentioned earlier, the Best Practices Seminar was scheduled for Thursday, October 30, 2025, 9:30 a.m. to 12:30 p.m. The seminar would be held virtually. Executive Director encouraged everyone to mark their calendars and save the date noting additional details would be shared closer to the event.

Executive Director concluded his report unless anyone had any questions. Chair Greitz took the opportunity to comment on the recent Educational Seminar and noted that attending many over the years this was likely the best since Covid started. The presenters were engaging, and they made some boring topics interesting. Chair Greitz added he learned a great deal and was shocked by several of things he heard.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the May Bills List, Resolution 25-25, in the amount of \$48,390.49.

MOTION TO APPROVE RESOLUTION 25-25 MAY BILLS LIST

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

Ms. Tarrant said the packet also included the Treasurer’s Report from February. Ms. Tarrant mentioned that no funds were deposited into the Legacy Account yet, however, the balance would increase later this month. Ms. Tarrant said she also noticed the claims were much lower than compared to 2021 and 2022.

CLAIMS ADMINISTRATOR: Ms. Gallo said it was nice to see everyone in person this morning. 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
April	180	\$181,824.02	\$76,838.10	\$104,985.92	58%	\$1,492.98	83%

LEGACY	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
April	87	\$140,514.67	\$41,807.53	\$98,707.14	70%	\$8,065.29	90%

Ms. Gallo continued to review the Top 10 Providers and noted it was a year-to-date report. Lastly Ms. Gallo reviewed the number of Workers' Compensation Claims Reported by Claim Type for the month of April. Ms. Gallo concluded her report unless there were any questions.

Ms. DePaola advised she spoke with Meridian, the occupational provider, and they informed her that they were working on extending access for our workers compensation employees to use their Urgent Care Center in Tom's River. Ms. DePaola said this option would be more cost-effective than sending employees to the hospital when the doctor's offices are closed. Ms. DePaola said she believed they were only open till 7:00 p.m. Ms. DePaola advised that would provide us a couple of hours at the end of the day so we may see some cost savings moving forward but they have yet to solidify the details. Ms. Gallo said they do not take a status from a hospital, and they like to follow up with an occupational medical facility. Ms. DePaola mentioned correction is 24/7 so sometimes the emergency room is used. Ms. Gallo said if any help was needed with Meridan to reach out to her.

NJCE SAFETY DIRECTOR: Mr. Prince advised the April through May 2025 Risk Control Activities were included in the agenda. Mr. Prince reported we included our Expo Schedule, which is live training that we are holding around the State.

Mr. Prince noted all of the training for Many and June is listed in the agenda and the July training was just added to the NJCE website. Mr. Prince said of all their resources are also listed on the NJCE website.

Mr. Prince reported that as previously mentioned in his Safety Committee Report, we are seeing an increase in PEOSH activities in the counties around the state. They are focused on job hazard assessments such as lockout, tagout, and emergency action plans. Mr. Prince advised one key area is hazard communication which is our Right to Know Program. Mr. Prince explained hazard communication is the Federal standard, and then we have the New Jersey Administrative Tool for Right to Know, such as labeling, training, secondary containers, and things of that nature. Mr. Prince noted when we go out on our site visits, we will remind the departments of the standards, and we will provide any help to make any necessary improvements.

Mr. Prince referred to a copy of the NJCE Leadership Academy flyer which was included in the agenda for civilian employees and also the topics and requirements for the law enforcement community. This information also appears on the NJCE website. Mr. Prince said he wanted to promote the Leadership Skills for Supervisors and noted the workshops were held around the

state. Mr. Prince pointed out on November 13 and 14 there were sessions at the Toms River Fire Academy. Mr. Prince concluded his report unless there were any questions.

Chair Greitz said he wanted to remind everyone as of July 7, fentanyl has been added to the CDL Drug Testing Panel. If your tester is not including fentanyl testing, make sure they update their procedures.

RISK MANAGERS REPORT: Ms. Sander said once again she wanted to remind the Commission; PERMA prepared a coverage overview binder, and she offered to meet with anyone to review the coverages in detail. 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:

NEW BUSINESS: Executive Director asked about the status of the property appraisals and noted the responses were rejected several months ago relating to the second phase of the project. In response, Ms. Benson said she needed to reach out to Ms. Dodd on this subject.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

There was no need for a closed session, so Chair Greitz asked for a motion to adjourn and noted the next meeting was scheduled for June 17.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:33 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary