OCEAN COUNTY INSURANCE FUND COMMISSION AGENDA AND REPORTS THURSDAY, JULY 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

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: July 17, 2025 10:00 A.M.

ROLL CALL OF COMMISSIONERS APPROVAL OF MINUTES: June 17, 2025 Open Minutes
CORRESPONDENCE: None
COMMITTEE REPORTS ☐ Safety and Accident Review Committee:
☐ Motion to accept the Claim Committee's recommendation to approve the claims as presented during the Claims Committee Meeting of July 10, 2025 (Roll call Vote)
EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Executive Director's Report
TREASURER – Julie Tarrant Resolution 29-25, July Bills List – <u>Motion (Roll Call Vote)</u>
CLAIMS ADMINISTRATOR- QUAL LYNX Monthly Reports
NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting Monthly Report
RISK MANAGERS REPORT – Conner Strong & Buckelew Monthly Report
ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C. Monthly Report
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 30-25 Closed Session (if needed)
EETING ADJOURNMENT EXT SCHEDULED MEETING: Tuesday, August 26, 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

Da	te:	July 17, 2025
Memo to:		Commissioners of the Ocean County Insurance Fund Commission
Fro	om:	PERMA Risk Management Services
Su	bject:	Executive Director's Report
	of the certificate o	urance Issuance Report (Page 4) – Included in the agenda on page 4 is a copy f issuance report from the NJCE listing the certificates issued for the month of (4) four certificate of insurances issued during the month of June.
	0	Motion to approve the certificate of insurance report
	the NJCE met virt in the agenda on	nties Excess Joint Insurance Fund (Page 5-7)- As we discussed last month unally on Friday, June 13, 2025. A summary report of the meeting is included pages 5-7 for informational purposes. The NJCE is scheduled to meet on the 25, 2025, virtually.
	renewal process we for the 2026 renew favorable results. A platform where me	val Timeline (Page 8) - Included on page 8 is the annual timeline for the NJCE ith specific target dates. The Fund office is beginning the data collection process val to provide relevant information to underwriters to ensure timely and more Members and/or risk managers will manage the renewal via Origami, the online embers' exposure data (property, vehicles, etc.) may be accessed and edited, as as to download and complete for ancillary coverages.
	Workshop will be John Geaney, Esc	Practices Workshop - As previously reported, the NJCE Best Practices hosted this fall virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. q. of Capehart Scatchard will be the keynote speaker. A number of County we volunteered to participate in presentations. More details will be provided to
	the Financial Fast \$1,872,920. Line 1 Fund Commission	I Fast Track (Pages 9-10) – Included in the agenda on pages 9-10 is a copy of Track for the month of April. As of April 30, 2025 there is a surplus of 11 of the report, "Investment in Joint Venture" is the Ocean County Insurance 's share of equity in the NJCE. OCIFC's equity in the NJCE as of April 30, The total cash amount is \$28,803,160.
	on pages 11-13 is 2025 the Fund has	& Casualty Financial Fast Track (Pages 11-13) - Included in the agenda a copy of the Financial Fast Track for the month of March. As of March 31, is a surplus of \$14,462,452. Line 7 of the report, "Dividend" represents the pleased by the NICE \$6,707.551. The cash amount is \$26,561.374

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 April 30, 2025 with the Commission.
August Meeting – As a reminder the August meeting was changed to Tuesday, August 26, 2025 at 10:00 a.m.

Ocean County Insurance Commission – SIR Certificate of Insurance Monthly Report

From 6/1/2025 To 7/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Seaside Park I - County of Ocean	1701 North Ocean Avenue Seaside Park, NJ 08752	RE: Borough Events Evidence of insurance as respects the participation in Borough events during the current calendar year.	6/3/2025 #5456742	GL AU EX WC OTH
H - Pinelands Regional Board of I - County of Ocean	Education 590 Nugentown Road Little Egg Harbor, NJ	RE: Use of Premises- Overflow Parking The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for overflow parking for County sponsored events during the current calendar year.	6/4/2025 #5458668	GL AU EX WC OTH
H - Grand Avenue Associates, Inc. I - County of Ocean	244 Main Street Toms River, NJ 08753	RE: Building Occupancy 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 building occupancy during the current calendar year.		GL AU EX WC OTH
H - Toms River Board of Education I - County of Ocean	1144 Hooper Avenue Toms River, NJ 08753	RE: Use a Facilities- Ocean County Police Academy Evidence of insurance as respects the use of any/all facilities within the district by the Ocean County Police Academy for events and/or training during the current calendar year.	6/9/2025 #5459514	GL AU EX WC OTH
Total # of Holders: 4				



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: June 13, 2025

Memo to: Commissioners

Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

December 31, 2024 Audit: Fund Auditor submitted the draft financial audit and provided a high-level overview and reported the Total Net Position of the Fund as of year-end was \$11.9 million. Fund Auditor reported he did not expect any changes to the final financial audit, which will be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state's regulatory agencies.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2026 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data and incorporating property appraisal results in time to introduce a budget at the October meeting.

Property Appraisal Status: As a reminder, members are reimbursed in the amount of \$20,000 for year 2 of the property appraisal initiative for locations between \$500,000 to \$1,000,000 and trending those locations previously appraised. Submitted for information was an update on the status of the Commission/County's property appraisals; most of the Insurance Commissions have completed year 1 appraisals.

Professional Services:

Chertoff Proposal: Fund Office worked with the Underwriting Manager to obtain a proposal from the Chertoff Group to provide cybersecurity support services. A proposal was submitted on June 12, 2025 and the Board of Fund Commissioners approved the award of services subject to receipt of pay to play forms.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will be hosted this Fall 2025 virtually on October 30, 2025, from 9:30 am to 12:30 pm. John Geaney of Capehart Scatchard will be the keynote speaker. Several County representatives have volunteered to participate in presentations, and more details will be provided closer to the event.

NJCE Safety Committee: The Safety Committee is scheduled to meet on Monday June 16th at 10am via Zoom and Monday, September 15th at 10am via Zoom.

Legislative Update: The Municipal Excess Liability Joint Insurance Fund (MEL JIF) in collaboration with the League of Municipalities (LOM) were successful in getting key amendments to S2373 (A2145) at the recent Senate Budget and Appropriation Committee meeting. Elements of the initial bill would have moved emergency responders PTSD claims from workers compensation to tort liability and also gave the plaintiff the ability to direct medical. Submitted for information was a copy of the key amendments along with a copy of the amended bill.

Board of Commissioners Meetings: The Fund Office had previously suggested holding in-person meetings at a central location. Based on feedback, the Board of Fund Commissioners agreed to hold the February 26, 2026 Reorganization meeting as an in-person meeting.

Financial Fast Track: Submitted for information was the Financial Fast Track as of February 28, 2025 reflecting a statutory surplus of \$12.4 million.

Expected Loss Ratio Report: Submitted for information was the Expected Loss Ratio as of March 31, 2025.

2025 MEL, MRHIF & NJCE Educational Seminar: The 15th Annual Educational Seminar was held over two sessions. The sessions took place Friday, April 25th (201 participants) and Friday May 2nd (180 participants). Keynote Speaker was former Secretary of Homeland Security Michael Chertoff. The seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st. Please reach out to the Fund Office if credits haven't been received.

Membership Renewal: The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents were sent to each respective County on Monday, May 19th.

Meeting Calendar Placeholders: The Fund Office received requests from Commissioners to distribute meeting invites each year to serve as placeholders for the regularly scheduled meetings and will begin by distributing invites for the remaining 2025 meetings following the June meeting.

Closed Session – Claims Update & Contractual Matter: During Executive Session, an update was provide to the Board of Fund Commissioners on two emergent claims and/or related activity. In addition, an update was provided on the transition of data by Claims Resolution Corporation (CRC) from AmeriHealth's TPA services since entering into an agreement effective September 1, 2024, to take over AmeriHealth's TPA services.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2026 Renewal will being in the coming month and would provide an update (if any) at the next meeting on the renewal.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April – June 2025 and bulletins that were distributed, available training sessions through July 2025, information on the 2025 MSI-NJCE Expo, the NJCE Leadership Academy and the Leadership Skills for Supervisors Workshop training series.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday September 25, 2025 at 9:30AM virtually.



New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. Late July

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. Launch date is tentatively set for July 31, 2025.

2. September

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. **Deadline date is tentatively set for September 5, 2025.**

NJCE, will provide a pre-renewal presentation for all NJCE members, which include current market conditions and any potential structural changes to current insurance program or its coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years. **Webinar to be scheduled for mid-September.**

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections. **Information to be provided (if available) at the NJCE September 25, 2025 meeting.**

3. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre-budget projections. **Information to be provided at the NJCE October 23, 2025 meeting.**

4. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting. Information to be provided at the NJCE November 21, 2025 meeting.

5. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at a December meeting. **December special meeting has not been scheduled yet.**

6. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.

	OCEAN COUNT	TY INSURANCE COMMISS	ION	
	FINANCIA	AL FAST TRACK REPORT		
	AS OF	April 30, 2025		
	ALL	YEARS COMBINED		
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,305,811	5,223,245	48,399,418	53,622,663
2. CLAIM EXPENSES				
Paid Claims	652,598	2,168,012	12,067,258	14,235,269
Case Reserves	414,599	1,474,929	11,089,133	12,564,063
IBNR	(236,114)	(252,331)	14,979,288	14,726,958
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(91,211)	(2,608,769)	(2,699,980)
TOTAL CLAIMS	831,082	3,299,400	35,526,910	38,826,310
3. EXPENSES				
Excess Premiums	372,028	1,488,113	12,469,966	13,958,079
Administrative	58,993	211,541	1,872,497	2,084,038
TOTAL EXPENSES	431,021	1,699,654	14,342,463	16,042,117
4. UNDERWRITING PROFIT (1-2-3)	43,708	224,191	(1,469,955)	(1,245,763)
5. INVESTMENT INCOME	103,164	396,575	2,134,589	2,531,165
6. PROFIT (4 + 5)	146,873	620,767	664,634	1,285,401
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)	146,873	620,767	1,252,155	1,872,922
SURPLUS (DEFICITS) BY FUND YEAR				
Legacy Account	10,017	49,650	414,016	463,666
2021	1,906	612,290	(3,700,148)	(3,087,857)
2022	23,955	(508,471)	(780,078)	(1,288,549)
2023	26,111	44,705	3,409,900	3,454,606
2024	28,695	(47,078)	1,908,463	1,861,385
2025	56,187	469,670		469,670
TOTAL SURPLUS (DEFICITS)	146,873	620,767	1,252,153	1,872,920
TOTAL CASH				28,803,160

	OCEAN COUNT	Y INSURANCE COMMISS	ION	
	FINANCIA	L FAST TRACK REPORT		
	AS OF	April 30, 2025		
	ALL Y	YEARS COMBINED		
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
IM ANALYSIS BY FUND YEAR				
FUND YEAR 2021				
Paid Claims	71,075	378,905	5,145,063	5,523,96
Case Reserves	(38,171)	(673,423)	3,969,734	3,296,3
IBNR	(32,904)	(415,805)	2,048,135	1,632,3
Excess Insurance Recoverable	0	0	0	
Discounted Claim Value	0	107,341	(610,181)	(502,8
TOTAL FY 2021 CLAIMS	(0)	(602,982)	10,552,751	9,949,7
FUND YEAR 2022				
Paid Claims	417,865	910,804	4,595,508	5,506,3
Case Reserves	(117,515)	369,290	4,144,943	4,514,2
IBNR	(300,350)	(659,058)	2,085,455	1,426,3
Excess Insurance Recoverable	0	0	0	
Discounted Claim Value	0	(13,115)	(598,527)	(611,6
TOTAL FY 2022 CLAIMS	0	607,920	10,227,379	10,835,2
FUND YEAR 2023				
Paid Claims	40,050	248,879	1,585,196	1,834,0
Case Reserves	236,500	403,754	1,656,952	2,060,7
IBNR	(276,550)	(619,060)	3,529,260	2,910,2
Excess Insurance Recoverable	0	0	0	, ,
Discounted Claim Value	0	28,124	(517,696)	(489,5
TOTAL FY 2023 CLAIMS	(0)	61,697	6,253,712	6,315,4
FUND YEAR 2024		,		
Paid Claims	60,563	502,367	741,491	1,243,8
Case Reserves	294,928	1,003,806	1,317,503	2,321,3
IBNR	(355,491)	(1,384,179)	7,316,438	5,932,2
Excess Insurance Recoverable	0	0	0	3,332,2
Discounted Claim Value	0	43,600	(882,365)	(838,7
TOTAL FY 2024 CLAIMS	(0)	165,593	8,493,068	8,658,6
	(67)		0,:50,000	3,000,0
FUND YEAR 2025	62.045	127.050		127.0
Paid Claims	63,045	127,058		127,0
Case Reserves	38,857	371,503		371,5
IBNR	729,180	2,825,772		2,825,7
Excess Insurance Recoverable	0	(257.161)		/25=
Discounted Claim Value	0	(257,161)		(257,1
TOTAL FY 2025 CLAIMS	831,082	3,067,172	0	3,067,1

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 CO	OUNTIES EXCESS JIF		
		FINANCIAL FA	ST TRACK REPORT		
		AS OF	March 31, 2025		
		ALL YEAR	S COMBINED		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,632,030	10,854,457	326,407,524	337,261,981
2.	CLAIM EXPENSES				
	Paid Claims	260,687	1,823,489	23,673,763	25,497,253
	Case Reserves	(1,046,891)	(3,938,326)	15,868,519	11,930,195
	IBNR	(1,321,381)	1,263,199	17,187,288	18,450,486
	Discounted Claim Value	377,935	182,850	(4,295,909)	(4,113,060
	Excess Recoveries	361,322	361,322	(1,147,062)	(785,740
	TOTAL CLAIMS	(1,368,327)	(307,466)	51,286,599	50,979,134
3.	EXPENSES	(-,,,	(===,===,	-,3,	,,_
	Excess Premiums	2,752,418	8,270,598	236,578,246	244,848,844
	Administrative	248,724	657,341	23,142,827	23,800,168
	TOTAL EXPENSES	3,001,141	8,927,939	259,721,073	268,649,012
4.	UNDERWRITING PROFIT (1-2-3)	1,999,215	2,233,983	15,399,852	17,633,834
5.	INVESTMENT INCOME	88,544	255,014	3,281,155	3,536,169
6.	PROFIT (4+5)	2,087,759	2,488,997	18,681,007	21,170,003
7.	Dividend	0	0	(6,707,551)	(6,707,551
8.	SURPLUS (6-7)				
0.	30KFE03 (0-7)	2,007,733	2,400,551	11,973,456	14,462,452
SU	RPLUS (DEFICITS) BY FUND YEAR				
	2010	328	953	70,386	71,339
	2011	2,248	3,816	391,132	394,948
	2012	438	3,557	486,042	489,599
	2013	1,888	7,649	1,118,179	1,125,828
	2014	1,403	8,863	1,923,686	1,932,549
	2015	5,982	12,330		
	2016	225,585	235,093	1,313,021 1,508,680	1,325,351
			-		1,743,773
	2017	11,506	23,824	2,562,938	2,586,762
	2018	74,677	88,649	2,445,415	2,534,064
	2019	118,530	129,460	2,073,713	2,203,173
	2020	343,158	360,855	167,484	528,339
	2021	105,130	118,735	(672,764)	(554,029
	2022	271,877	287,894	1,243,729	1,531,623
	2023	1,023,472	1,044,093	(4,462,718)	(3,418,625
	2024	(325,272)	(300,240)	1,804,532	1,504,292
	2025	226,808	463,466		463,466
TO	TAL SURPLUS (DEFICITS)	2,087,759	2,488,997	11,973,455	14,462,452
TO	TAL CASH				26,561,374

	FINANCIAL FAST	T TRACK REPORT		
	AS OF	March 31, 2025		
	ALL YEARS	COMBINED		
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
AIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	(
IBNR	0	0	0	(
Discounted Claim Value	0	0	0	
TOTAL FY 2010 CLAIMS	0	0	171,840	171,84
FUND YEAR 2011				
Paid Claims	0	(1,463)	738,019	736,55
Case Reserves	0	0	105,029	105,029
IBNR	(1,463)	0	3,000	3,00
Discounted Claim Value	35	35	(10,622)	(10,58
TOTAL FY 2011 CLAIMS	(1,427)	(1,427)	835,426	833,99
FUND YEAR 2012			-	_
Paid Claims	5,765	11,206	1,785,983	1,797,18
Case Reserves	(5,765)	(11,206)	112,437	101,23
IBNR	0	0	3,680	3,68
Discounted Claim Value	1,185	1,185	(11,571)	(10,38
TOTAL FY 2012 CLAIMS	1,185	1,185	1,890,529	1,891,71
FUND YEAR 2013				
Paid Claims	24	3,906	1,153,465	1,157,37
Case Reserves	(24)	(609)	434,898	434,28
IBNR	0	(3,297)	17,340	14,04
Discounted Claim Value	1,124	1,124	(47,302)	(46,17
TOTAL FY 2013 CLAIMS	1,124	1,124	1,558,401	1,559,52
FUND YEAR 2014				
Paid Claims	0	304	864,533	864,83
Case Reserves	2,500	2,499	82,575	85,07
IBNR	103	(200)	21,077	20,87
Discounted Claim Value	(98)	(98)	(11,153)	(11,25
TOTAL FY 2014 CLAIMS	2,505	2,505	957,032	959,53
FUND YEAR 2015			,	•
Paid Claims	33	621	2,473,703	2,474,32
Case Reserves	(33)	(621)	597,900	597,27
IBNR	(3,915)	(3,915)	49,975	46,06
Discounted Claim Value	1,144	1,144	(73,534)	(72,39
TOTAL FY 2015 CLAIMS	(2,771)	(2,771)	3,048,044	3,045,27
FUND YEAR 2016		(,,,		
Paid Claims	3,474	10,696	1,392,569	1,403,26
Case Reserves	(249,890)	(257,111)	1,125,747	868,63
IBNR	(1,329)	(1,329)	39,497	38,16
Discounted Claim Value	27,131	27,131	(109,929)	(82,79
TOTAL FY 2016 CLAIMS	(220,614)	(220,614)	2,447,884	2,227,27
FUND YEAR 2017	,	,		, ,
Paid Claims	0	1,210	1,585,263	1,586,47
Case Reserves	0	(1,310)	605,912	604,60
IBNR	(5,519)	(5,419)	43,208	37,78
Discounted Claim Value	466	466	(54,120)	(53,65
TOTAL FY 2017 CLAIMS	(5,054)	(5,054)	2,180,263	2,175,20

	FINIANCIAL SAC	T TD A CK DEPORT		
		T TRACK REPORT		
	AS OF	March 31, 2025 COMBINED		
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
	morem	CHARGE	TEMEND	D/ ID II TOE
IIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	1,143	1,143	1,620,907	1,622,05
Case Reserves	1,357	(48,643)	440,557	391,91
IBNR	(75,760)	(25,760)	227,389	201,62
Discounted Claim Value	5,905	5,905	(63,964)	(58,05
TOTAL FY 2018 CLAIMS	(67,356)	(67,356)	2,224,889	2,157,53
FUND YEAR 2019				
Paid Claims	(8,255)	234,438	1,373,046	1,607,48
Case Reserves	(8,226)	(356,393)	1,250,583	894,19
IBNR	(118,538)	(11,471)	196,568	185,09
Discounted Claim Value	22,557	22,557	(120,133)	(97,57
TOTAL FY 2019 CLAIMS	(112,462)	(110,870)	2,700,064	2,589,19
FUND YEAR 2020				
Paid Claims	250,605	251,252	(181,777)	69,47
Case Reserves	(593,340)	(1,048,524)	4,808,620	3,760,09
IBNR	(487,505)	(32,968)	1,461,677	1,428,70
Discounted Claim Value	135,033	135,033	(836,712)	(701,67
Excess Recoveries	361,322	361,322	(1,147,062)	(785,74
TOTAL FY 2020 CLAIMS	(333,885)	(333,885)	4,104,746	3,770,86
FUND YEAR 2021				
Paid Claims	6,888	19,986	3,333,352	3,353,33
Case Reserves	(17,120)	(105,320)	2,146,382	2,041,06
IBNR	(107,170)	(32,069)	1,107,209	1,075,14
Discounted Claim Value	19,383	19,383	(425,157)	(405,77
TOTAL FY 2021 CLAIMS	(98,019)	(98,020)	6,161,786	6,063,76
FUND YEAR 2022				
Paid Claims	9,753	178,375	1,517,476	1,695,85
Case Reserves	59,972	(459,050)	993,800	534,75
IBNR	(394,815)	(44,415)	2,943,881	2,899,46
Discounted Claim Value	61,699	61,699	(478,087)	(416,38
TOTAL FY 2022 CLAIMS	(263,392)	(263,392)	4,977,070	4,713,67
FUND YEAR 2023				
Paid Claims	0	121,772	5,267,964	5,389,73
Case Reserves	(486,589)	(1,045,431)	1,324,351	278,92
IBNR	(594,093)	(157,023)	5,533,584	5,376,56
Discounted Claim Value	68,016	68,016	(906,005)	(837,98
TOTAL FY 2023 CLAIMS	(1,012,666)	(1,012,666)	11,219,894	10,207,22
FUND YEAR 2024				
Paid Claims	(8,743)	990,044	577,421	1,567,46
Case Reserves	169,268	(738,107)	1,839,730	1,101,62
IBNR	45,438	(45,975)	5,539,202	5,493,22
Discounted Claim Value	131,039	131,039	(1,147,621)	(1,016,58
TOTAL FY 2024 CLAIMS	337,002	337,002	6,808,732	7,145,73
FUND YEAR 2025				
Paid Claims	0	0		
Case Reserves	81,000	131,500		131,50
IBNR	423,186	1,627,041		1,627,04
Discounted Claim Value	(96,683)	(291,769)		(291,76
TOTAL FY 2025 CLAIMS	407,503	1,466,773	0	1,466,77
MBINED TOTAL CLAIMS	(1,368,327)	(307,466)	51,286,600	50,979,13

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 \$785,740 due from the reinsurer for COVID-19 WC claims.

0	cean Count	y Insurance	• Commissi	on		
	CLAI	M ACTIVITY RE	PORT			
		April 30, 2025				
COVERAGE LINE-PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTA
March-25	0	0	0	1	0	1
April-25	0	0	0	1	1	2
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$1
Year	2021	2022	2023	2024	2025	TOTA
March-25	\$0	\$0	\$0	\$2	\$0	\$2
April-25	\$0	\$0	\$0	\$2	\$1	\$3
NET CHGE	\$0	\$0	\$0	\$0	\$1	\$1
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	TOTA
March-25	3	78	19	66	15	181
April-25	3	78	18	58	23	180
NET CHGE	0	0	-1	-8	8	-1
Limited Reserves						\$8,724
Year	2021	2022	2023	2024	2025	TOTAL
March-25	\$86,540	\$421,301	\$411,678	\$617,956	\$43,200	\$1,580,676
April-25	\$86,540	\$413,913	\$403,692	\$609,675	\$56,485	\$1,570,305
NET CHGE	\$0	(\$7,388)	(\$7,986)	(\$8,281)	\$13,285	(\$10,370
Ltd Incurred	\$415,120	\$652,871	\$469,526	\$628,984	\$628,984	\$2,795,485
COVERAGE LINE-AUTO LIABILITY	,					V-,,
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
March-25	0	2022	0	4	4	10
April-25	0	2	0	4	9	15
NET CHGE	0	0	0	0	5	5
Limited Reserves					3	\$16,868
Year	2021	2022	2023	2024	2025	TOTAL
March-25	\$0	\$218,679	\$0	\$15,797	\$15,776	\$250,252
April-25	\$0	\$218,679	\$0	\$15,797	\$18,546	\$253,022
NET CHGE	\$0	\$0	\$0	\$13,737	\$2,770	\$2,770
Ltd Incurred	\$67,529	\$270,425	\$7,716	\$30,542	\$30,542	\$406.753
COVERAGE LINE-WORKERS COMP.	901,323	9210,423	\$1,710	930,342	930,342	\$400,733
CLAIM COUNT - OPEN CLAIMS						
V	2021	2022	2023	2024	2025	TOTAL
Year March-25	42	69	32	69	43	255
April-25	42	64	32	61	43	242
NET CHGE	0	-5	0	-8	0	-13
Limited Reserves	U	-5	U	-0	U	\$42,266
Year	2021	2022	2023	2024	2025	TOTAL
March-25						\$10,236,153
April-25	\$3,401,634	\$3,979,834	\$1,270,241	\$1,310,774	\$273,669	\$10,236,153
April-25 NET CHGE	\$3,332,059	\$3,748,901 (\$230,933)	\$1,264,743	\$1,638,520 \$327,747	\$244,171	
Ltd Incurred	(\$69,575)	** / /	(\$5,499) \$2,821,043	\$327,747	(\$29,498)	(\$7,758
Ltd illedited	\$8,294,273	\$8,500,371	- 1	\$2,797,997	\$2,797,997	\$25,211,681
		<u>LL LINES C</u>				
		UNT - OPE				
Year	2021	2022	2023	2024	2025	TOTA
March-25	45	149	51	140	62	447
April-25	45	144	50	124	76	439
NET CHGE	0	-5	-1	-16	14	-8
Limited Reserves						\$27,453
Year	2021	2022	2023	2024	2025	TOTA
March-25	\$3,488,174	\$4,619,814	\$1,681,920	\$1,944,529	\$332,646	\$12,067,082
April-25	\$3,418,599	\$4,381,493	\$1,668,435	\$2,263,994	\$319,204	\$12,051,725
NET CHGE	(\$69,575)	(\$238,321)	(\$13,485)	\$319,466	(\$13,442)	(\$15,358
Ltd Incurred	\$8,776,922	\$9,584,193	\$3,304,994	\$3,473,743	\$3,457,524	\$28,597,376

					Ocean	County Insuran	ce Commission	n					
						MS MANAGEM							
						ED LOSS RAT		IS					
					AS OF	April 30), 2025						
CURRENT FUND VE	AD 2024 LOSS	C CARRED AT R	TTENTION										
CURRENT FUND YE	AK 2021 LOSSE	Curr		52		Last M	lonth	51		Last	Vear	40	
2021	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
2021	Dauget	Incurred	Incurred	30-Apr-25	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED	Incurred	Incurred	31-Mar-24	TARGETED
PROPERTY	184.664	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	541,012	415,120	415,120	76.73%	96.51%	415,120	415,120	76.73%	96.38%	348,162	348,162	64.35%	92.48%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	93.94%	67,529	67,529	90.58%	93.62%	74,427	74,427	99.83%	89.30%
WORKER'S COMP	5,014,620	8,524,067	8,294,273	165.40%	99.62%	8,522,567	8,292,773	165.37%	99.57%	8,684,168	8,454,374	168.59%	98.70%
TOTAL ALL LINES	5,814,848	9,006,716	8,776,922	150.94%	99.27%	9,005,216	8,775,422	150.91%	99.21%	9,106,757	8,876,963	152.66%	98.04%
NET PAYOUT %	\$5,637,959			96.	96%								
CURRENT FUND YEA	AR 2022 LOSSE												
2022	-	Curr		40		Last N		39		Last		28	
2022	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-24	MONTH TARGETED
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	652,871	652,871	108.12%	92.48%	651,672	651,672	107.92%	91.95%	672,347	672,347	111.34%	83.56%
POL/EPL	382,687	395,000	395,000	103.22%	92.48%	62,000	62,000	16.20%	91.95%	0	0	0.00%	83.56%
AUTO LIABILITY	132,715	270,425	270,425	203.76%	89.30%	270,425	270,425	203.76%	88.81%	64,580	64,580	48.66%	81.06%
WORKER'S COMP	7,209,432	8,644,060	8,500,371	117.91%	98.70%	8,470,335	8,326,646	115.50%	98.57%	6,945,221	6,810,661	94.47%	95.79%
TOTAL ALL LINES	8,589,655	10,122,882	9,979,193	116.18%	97.88%	9,614,958	9,471,268	110.26%	97.70%	7,682,148	7,547,588	87.87%	94.29%
NET PAYOUT %	\$5,464,960			63.0	62%								
CURRENT FUND YE	AR 2023 LOSSE	S CAPPED AT R	FTENTION										
		Curr		28		Last N	lonth	27		Last	Year	16	
2023	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-25	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED	Incurred	Incurred	31-Mar-24	TARGETED
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	96.65%
GEN LIABILITY	619,000	469,526	469,526	75.85%	83.56%	477,512	477,512	77.14%	82.70%	299,272	299,272	48.35%	67.85%
POL/EPL	342,000	595,754	595,754	174.20%	83.56%	312,678	312,678	91.43%	82.70%	0	0	0.00%	67.85%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	81.06%	7,716	7,716	6.43%	80.03%	11,203	11,203	9.34%	62.03%
WORKER'S COMP	8,198,000	2,835,587	2,821,043	34.41%	95.79%	2,805,827	2,791,283	34.05%	95.33%	2,161,459	2,153,661	26.27%	81.73%
TOTAL ALL LINES	9,538,000	3,915,292	3,900,748	40.90%	94.49%	3,610,443	3,595,899	37.70%	93.99%	2,471,935	2,464,136	25.83%	80.49%
NET PAYOUT %	\$1,840,042			19.	29%								
CURRENT FUND YE	AR 2024 LOSSE	S CAPPED AT RI	ETENTION										
		Curr	ent	16		Last N	Ionth	15		Last \	Year	4	
2024	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-25	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED	Incurred	Incurred	31-Mar-24	TARGETED
PROPERTY	280,797	16,220	16,220	5.78%	96.65%	16,220	16,220	5.78%	96.43%	0	0	0.00%	30.00%
GEN LIABILITY	634,000	628,984	628,984	99.21%	67.85%	629,106	629,106	99.23%	66.07%	39,450	39,450	6.22%	10.00%
POL/EPL	364,000	68,169	68,169	18.73%	67.85%	108,860	108,860	29.91%	66.07%	0	0	0.00%	10.00%
AUTO LIABILITY	134,000	30,542	30,542	22.79%	62.03%	30,542	30,542	22.79%	59.58%	5,292	5,292	3.95%	10.00%
WORKER'S COMP	8,639,000	2,807,372	2,797,997	32.39%	81.73%	2,429,600	2,420,226	28.02%	78.67%	592,421	587,149	6.80%	6.00%
NET PAYOUT %	10,051,797 \$1,220,603	3,551,287	3,541,912	35.24%	80.50% 14%	3,214,328	3,204,954	31.88%	77.66%	637,163	631,891	6.29%	7.12%
NEI PAYOUI %	\$1,220,603			12.	14%								
CURRENT FUND YEA	AR 2025 LOSSE												
		Curr		4		Last N		3		Last		-8	
2025	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
DDODEDD'	202.002	Incurred	Incurred	30-Apr-25	TARGETED	Incurred	Incurred	31-Mar-25	TARGETED	Incurred	Incurred	31-Mar-24	TARGETED
PROPERTY	292,000	1	1	0.00%	30.00%	0	0	0.00%	23.00%			N/A	N/A
GEN LIABILITY POL/EPL	651,000 386,000	56,485 52,300	56,485	8.68% 13.55%	10.00%	43,200 0	43,200	6.64% 0.00%	6.00%			N/A	N/A N/A
•	151,000	20,904	52,300 20,904	13.55%	10.00%	17,723	17,723	11.74%	6.00%			N/A N/A	N/A N/A
		20,904	20,904	13.84%	10.00%	1/,/23	17,723	11./4%	0.00%			IV/A	N/A
AUTO LIABILITY		368 871	368 871	4.08%	6.00%	335 726	335 726	3 72%	3.00%			N/A	N/A
AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES	9,031,000	368,871 498,562	368,871 498,562	4.08% 4.74%	6.00% 7.12%	335,736 396,659	335,736 396,659	3.72% 3.77%	3.00%	0	0	N/A N/A	N/A N/A

OCEAN COUNTY INSURANCE FUND COMMISSION **BILLS LIST**

Resolution No. 29-25 **July 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>	Comment	InvoiceAmount
	NEW JERSEY COUNTIES EXCESS JOINT	CEL 2ND INSTALL 2025 07/25	1,785,736.00
	INSURANCE FUND		1,785,736.00
	QUAL-LYNX	CLAIM SERVICES FOR 07/25 INV QL25-0646	25,809.17
		`	25,809.17
	PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/25	3.45
	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/25	15,216.83 15,220.28
	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 07/25	1,846.08 1,846.08
	JULIE N. TARRANT	TREASURER FEE 07/25	460.66
			460.66
	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICE INV 261551 5/1/25-5/30/25	1,967.55
			1,967.55
	CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618285 7/25	3,539.33
		010203 1123	3,539.33
	SPARK CREATIVE GROUP LLC	SITE UPDATES DONE 3/25 INV	228.75
		6216	228.75
		Total Payments FY 2025	1,834,807.82
		TOTAL PAYMENTS ALL FUND YEARS	\$1,834,807.82
Chairperso	n		
Attest:			
	Dated: _		

OCIFC AGENDA PAGE 16

Treasurer

OCEAN COUNTY INSURANCE COMMISSION SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Ye										
Month Endi	ng: April									
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
RECEIPTS										
Assessments	20,140.80	35,108.45	10,415.28	622,916.35	307,929.26	47,014.27	36,418.98	0.00	0.00	1,079,943.40
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,790.13	2,880.66	1,358.30	77,200.13	59.79	11,045.68	6,829.79	0.00	0.00	103,164.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,790.13	2,880.66	1,358.30	77,200.13	59.79	11,045.68	6,829.79	0.00	0.00	103,164.48
Other *	0.00	0.00	0.00	0.00	0.00	7,836.67	0.00	0.00	0.00	7,836.67
TOTAL	23,930.93	37,989.11	11,773.58	700,116.48	307,989.05	65,896.62	43,248.77	0.00	0.00	1,190,944.55
EXPENSES										
Claims Transfers	0.00	28,736.54	411.86	623,449.22	0.00	0.00	0.00	0.00	0.00	652,597.62
Expenses	0.00	0.00	0.00	0.00	0.00	57,436.23	0.00	0.00	0.00	57,436.23
Other *	0.00	0.00	0.00	0.00	0.00	629,660.32	0.00	0.00	0.00	629,660.32
TOTAL	0.00	28,736.54	411.86	623,449.22	0.00	687,096.55	0.00	0.00	0.00	1,339,694.17
END BALANCE	1,245,761.09	41,191.74	449,238.85	24,963,822.57	(3,073,141.51)	2,931,304.08	2,244,983.24	0.00	0.00	28,803,160.05

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
OCEAN COUNTY INSURANCE COM	MISSION						
ALL FUND YEARS COMBINED							
CURRENT MO NTH	April						
CURRENT FUND YEAR	2025						
	Description:	Investors Admin	Investors Claim	Investors Legacy Claims			
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TO TAL for All						
Acc	ts & instruments						
Opening Cash & Investment Balance	\$28,951,910.66	25,562,505.69	96,378.77	\$ 3,293,026.20			
Opening Interest Accrual Balance	\$0.00	0	\$ -	\$ -			
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	\$103,164.49	\$90,533.26	\$1,042.96	\$11,588.27			
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	\$103,164.49	\$90,533.26	\$1,042.96	\$11,588.27			
9 Deposits - Purchases	\$1,587,980.07	\$1,081,478.19	\$500,000.00	\$6,501.88			
10 (Withdrawals - Sales)	-\$1,839,894.17	-\$557,436.23	-\$652,797.62	-\$629,660.32			
Ending Cash & Investment Balance	\$28,803,161.05	\$26,177,080.91	-\$55,375.89	\$2,681,456.03			
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00			
Plus Outstanding Checks	\$403,485.35	\$1,846.08	\$102,388.33	\$299,250.94			
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00			
Balance per Bank	\$29,206,646.40	\$26,178,926.99	\$47,012.44	\$2,980,706.97			



OCEAN COUNTY INSURANCE FUND COMMISSION

2025 CUMULATIVE SAVINGS SUMMARY

	BILL	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	\$431,059.00	73%	\$14,892.02	88%
June	121	\$839,394.22	\$315,379.77	\$524,014.45	62%	\$3,311.58	98%
July							
August							
September							
October							
November							
December							
Grand Total	1,202	\$2,816,619.35	\$629,284.22	\$1,871,955.36	66%	\$38,073.01	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	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	41	\$53,810.38	\$20,310.15	\$33,500.23	62%	\$1,355.01	86%
July							
August							
September							
October							
November							
December							
Grand Total	342	\$881,166.79	\$215,426.77	\$665,739.98	74%	\$19,907.77	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 - 6/30/2025

OCEAN COUNTY INSURANCE FUND COMMISSION

Provider	Bill Count	Allowed Amount
ATLANTICARE REGIONAL MEDICAL CENTER	1	\$177,915.00
JERSEY SHORE UNIV MED CT	1	\$39,533.08
NORTHERN MONMOUTH SURGERY CENTER	1	\$25,284.33
ORTHO NJ LLC	36	\$22,418.55
OCEAN MEDICAL CENTER	1	\$5,949.61
MANCHESTER SURGERY CENTER	2	\$5,934.00
GARDEN STATE MEDICAL CENTER	6	\$5,452.78
HMH HOSPITALS CORPORATION	3	\$5,045.92
COMMUNITY MEDICAL CENTER	3	\$4,682.00
ALIGN NETWORKS	12	\$3,535.34

COUNTY OF OCEAN LEGACY

Provider	Bill Count	Allowed Amount
LAKEWOOD SURGERY CENTER	1	\$3,414.00
MSC GROUP INC	1	\$3,192.60
MANCHESTER SURGERY CENTER	1	\$3,075.00
ORTHO NJ LLC	5	\$2,791.82
THOMPSON HEALTHCARE & SPORTS MEDICINE	19	\$2,708.50
PARKWAY ANESTHESIA ASSOCIATES LLC	2	\$1,541.00
HMH HOSPITALS CORPORATION	1	\$795.73
BENJAMIN M GILIBERTI MD	1	\$631.04
ONE CALL MEDICAL INC	1	\$485.00
MATTHEW J PITERA MD PA	1	\$450.00



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	2	18	2	22
July				
August				
September				
October				
November				
December				
Grand Total	18	85	3	105

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

2023	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	0	5	2	7
April	1	0	0	1
June	1	0	0	1
Grand Total	2	5	2	9



SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 10, 2025

DATE OF MEETING: July 17, 2025

OCIFC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of Safety Services

<u>pshives@jamontgomery.com</u> Office: 732-736-5213

Michael Brosnan Law Enforcement Consultant Office: 732-736-5243 mbrosnan@iamontgomerv.com Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102

P.O. Box 99106 Camden, NJ 08101 Glenn Prince,
Associate Public Sector Director
gprince@jamontgomery.com
Office: 856-552-4744
Cell: 609-238-3949

Natalie Dougherty,
Senior Risk Operations Analyst
ndougherty@jamontgomery.com
Office: 856-552-4738

JUNE - JULY 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- June 10: Attended the OCIFC Safety Committee meeting.
- June 12: Attended the OCIFC Claims Committee meeting.
- June 17: Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- July 10: Plan to attend the OCIFC Claims Committee meeting.
- July 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://nice.org/safety/safety-bulletins/.

- Heat Related Illnesses Best Practices
- Artificial Turf Fields Best Practices
- Pets Summer Safety Tips

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. (July through September 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 <u>NJCE Leadership Academy</u> 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.

<u>Open Enrollment Dates</u>: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

December 1 - 22, 2025 (Start Date: January 1, 2026)

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.

<u>Please Note:</u> 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).

- (*) <u>In-Person Training</u>: Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.
- (**) <u>PLEASE NOTE (Zoom Meeting Format)</u>: 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.

<u>NOTE:</u> 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.

July thru September 2025 Safety Training Schedule Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
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	<u>Mower Safety</u>	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	<u>Driving Safety Awareness</u>	8:30 - 10:00 am
7/21/25	<u>Jetter/Vacuum Safety Awareness</u>	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
7/23/25	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
7/31/23	Tail Flotection Awareness	10.00 - 12.00 pm
8/1/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/25	Implicit Bias in the Workplace	9:00 - 10:30 am
8/1/25	Hearing Conservation	9:30 - 10:30 am
8/4/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/4/25	Chipper Safety	11:00 - 12:00 pm
8/4/25	Fire Safety	1:00 - 2:00 pm
8/5/25	Personal Protective Equipment	8:30 - 10:30 am
8/5/25	Mower Safety	11:00 - 12:00 pm
8/5/25	Playground Safety Inspections	1:00 - 3:00 pm
8/6/25	Fire Extinguisher Safety	8:00 - 9:00 am
8/6/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/7/25	Confined Space Entry	8:30 - 11:30 am
8/8/25	Indoor Air Quality Designated Person Training (Zoom Meeting) **	8:30 - 9:30 am
8/8/25	Shop and Tool Safety	10:00 - 11:00 am
8/11/25	Heavy Equipment Safety: General Safety	8:30 - 10:30 am
8/11/25	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean) *	9:00 - 11:00 am
8/12/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/12/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/13/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/13/25	Ethical Decision Making	9:00 - 11:30 am
8/13/25	Fall Protection Awareness	1:00 - 3:00 pm
8/14/25	Bloodborne Pathogens	7:30 - 8:30 am
8/14/25	Ladder Safety/Walking & Working Surfaces	9:00 - 11:00 am
8/15/25	Mower Safety	8:30 - 9:30 am
8/15/25	<u>Chainsaw Safety</u>	10:00 - 11:00 am
8/18/25	Hearing Conservation	8:30 - 9:30 am
8/18/25	Fire Safety	10:00 -11:00 am
8/18/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
8/19/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/19/25	Preparing for the Unspeakable	9:00 - 10:30 am
8/19/25	Personal Protective Equipment	1:00 - 3:00 pm
8/20/25	Confined Space Entry	8:30 - 11:30 am
8/20/25	Flagger Skills and Safety	1:00 - 2:00 pm
8/21/25	Bloodborne Pathogens	8:30 - 9:30 am
8/21/25	Fire Extinguisher Safety	10:00 - 11:00 am
8/21/25	Asbestos Awareness	1:00 - 3:00 pm

8/22/25	School Safety & Regulatory Awareness Training	8:30 - 11:30 pm
8/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/25/25	Driving Safety Awareness	1:30 -3:00 pm
8/26/25	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/26/25	Special Event Management (Zoom Meeting) **	1:00 - 3:00 pm
8/27/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
8/27/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
8/28/25	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/28/25	Flagger Skills and Safety	10:30 - 11:30 am
0/20/23	Trapper skins and surecy	10.50 11.50 dill
9/3/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/3/25	Ethics for NJ Local Government Employees (Camden)*	9:00 - 11:00 am
9/3/25	Protecting Children from Abuse In New Jersey Local Government Programs (Camden)*	12:00 - 2:00 pm
9/4/25	Bloodborne Pathogens	8:30 - 9:30 am
9/4/25	Fire Safety	10:00 - 11:00 pm
9/4/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/8/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/8/25	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, FS, Driving) (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Flagger Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/8/25	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Burlington)*	8:30 - 11:30 am
9/9/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/9/25	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/25	Chipper Safety	11:00 - 12:00 pm
9/9/25	Chainsaw Safety	1:00 - 2:00 pm
9/10/25	Personal Protective Equipment	8:30 - 10:30 am
9/10/25	Mower Safety	11:00 - 12:00 pm
9/10/25	Accident Investigation (Zoom Meeting)**	1:00 - 3:00 pm
9/11/25	Confined Space Entry	9:00 - 12:00 pm
9/11/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/12/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/12/25	Implicit Bias in the Workplace	9:00 - 10:30 am
9/12/25	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
9/15/25	Hearing Conservation	7:30 - 8:30 am
9/15/25	Flagger Skills and Safety	9:00 - 10:00 am
9/15/25	High Performing Teams (Zoom Meeting)	1:00 - 3:00 pm
9/16/25	Fire Safety	8:30 - 9:30 am
9/16/25	Fire Extinguisher Safety	10:00 - 11:00 am
9/16/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/16/25	The Power of Collaboration Parts 1 & 2 (Atlantic)*	9:00 - 1:00 pm
9/17/25	Fall Protection Awareness	8:30 - 10:30 am
9/17/25	Bloodborne Pathogens	11:00 - 12:00 pm
9/17/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
9/18/25	Leaf Collection Safety Awareness	8:30 - 10:30 am
9/18/25	Public Employers: What You Need to Know (Zoom Meeting)**	10:00 - 11:30 am
9/18/25	Shop and Tool Safety	1:00 - 2:00 pm
9/19/25	<u>Chipper Safety</u>	8:30 - 9:30 am
9/19/25	<u>Chainsaw Safety</u>	10:00 - 11:00 am
9/22/25	Mower Safety	7:30 - 8:30 am
9/22/25	Bloodborne Pathogens	9:00 - 10:00 am

9/22/25	Driving Safety Awareness	10:30 - 12:00 pm
9/22/25	Flagger Skills and Safety	1:00 - 2:00 pm
9/23/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/23/25	Personal Protective Equipment	1:00 - 3:00 pm
9/24/25	Confined Space Entry	8:30 - 11:30 am
	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and	
9/24/25	Wellness Program	1:00 -2:30 pm
9/24/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/26/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/25	Snow Plow/Snow Removal Safety	9:30 - 11:30 am
9/26/25	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/29/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/29/25	Fire Extinguisher Safety	11:00 - 12:00 pm
9/29/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/25	Hearing Conservation	8:30 - 9:30 am
9/30/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/25	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 signin 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 group's information. (Please Submit within 24 Hours)

<u>Please Note:</u> The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and <u>should Not be completed</u> 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
*November5th	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 (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.



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 educations 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. 30-25

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.

ROBERT A. GREITZ, CHAIRP	ERSON
ATTEST:	

Appendix I

Minutes

OCEAN COUNTY INSURANCE FUND COMMISSION OPEN MINUTES

MEETING – June 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

Ralph Spencer Nicole Longacre

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

Glenn Prince

Auditor

ALSO PRESENT:

Antoinette DePaola, Ocean County
Jennifer Doderer, Ocean County Library
Brian Wilkie Esq., Ocean County Board of Social Servies
Will Demand, Ocean County Utility Authority
Cathy Dodd, PERMA Risk Management Services

June 17, 2025 Ocean County Insurance Fund Commission OPEN Minutes

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF MAY 15, 2025

MOTION TO APPROVE THE OPEN MINUTES OF MAY 15, 2025

Moved: Commissioner Gunther

Second: Chair Greitz
Vote: 2 Ayes, 0 Nayes

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported that the Safety Committee and Accident Review Committee met on June 10 at 1:30 p.m. via zoom and a variety of safety topics were discussed including all of our training opportunities for June and July. Resources are available on nice.org., Job Hazard Assessments, Written Programs and the most commonly PEOSH cited citations for the first quarter of 2025. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE:

Ms. Drumheiser reported the Claims Committee met on June 12 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 advised there was an ad on claim that would be presented during closed session. Ms. Drumheiser concluded her report. Chair Greitz suggested we hold the motion to approve PARS until after closed session since there was an add on PAR today.

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

PROPERTY APPRAISAL RESOLUTION: Executive Director referred to a copy of Resolution 26-25, Utilizing the County of Ocean Vendors for Appraisal Services. Executive Director reported the resolution authorized 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. Executive Director noted the resolution was reviewed by the Commission Attorney's Office. Executive Director asked if there were any questions and requested a motion to approve Resolution 26-25.

MOTION TO APPROVE RESOLUTION 26-25, UTILIZING COUNTY OF OCEAN VENDORS FOR APPRAISAL SERVICES

Moved: Commissioner Gunther

Second: Chair Greitz
Roll Call Vote 2 Ayes 0 Nayes

Ms. Tarrant requested Ms. Dodd send a revised resolution with Ms. Gunther's information.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance from the NJCE listing the certificates issued for the month of May. Executive Director said there were (9) nine 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
Vote 2 Ayes 0 Nayes

LEGACY CLAIMS: Executive Director advised 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. Executive Director said 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. In response to Executive Director's inquiry, Ms. Tarrant said she did review the report.

MOTION TO APPROVE THE ACTUARIAL ANALYSIS OF LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES AS OF DECEMBER 31, 2024 FOR THE LEGACY CLAIMS

Moved: Commissioner Gunther

Second: Chair Greitz
Roll Call Vote 2 Ayes 0 Nayes

AUGUST MEETING DATE CHANGE: Executive Director said 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. Executive Director asked if anyone had any questions and requested a motion to approve the change.

MOTION TO APPROVE CHANGING THE AUGUST OCIFC MEETING DATE TO TUESDAY, AUGUST 26, 2025 AT 10:00 A.M.

Moved: Commissioner Gunther

Second: Chair Greitz
Vote 2 Ayes 0 Nayes

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met virtually on Friday, June 13, 2025 at 9:30 a.m. Executive Director advised the auditor presented the audit and said the Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit. Executive Director reported we also introduced the renewal timeline for the NJCE renewal process with specific dates. Executive Director said the Chertoff Group, our security advisor, presented a proposal that is under consideration. Executive Director reported we also talked about the Best Practices Workshop scheduled for October and noted that Ms. DePaola represented Ocean County. Executive Director said the NJCE was scheduled to meet on Thursday, September 25, 2025, virtually.

NJCE JIF MEMBERSHIP: Executive Director reported Ocean County's three-year membership in the New Jersey Counties Joint Insurance Fund (NJCE JIF) expires on 12/31/25. Executive Director advised The NJCE e-mailed the applicable Resolution and Indemnity Agreement to the NJCE Fund Commissioner, Mr. Kelly for execution. Ms. Tarrant advised she has the resolution and was taking care of it.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track was included in the agenda. Executive Director stated as of March 31, 2025 there was a statutory surplus of \$1,726,049. Executive Director said there was a cash balance of \$28,951,910. 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.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the June Bills List, Resolution 27-25, in the amount of \$56,073.81.

MOTION TO APPROVE RESOLUTION 27-25 JUNE BILLS LIST

Moved: Commissioner Gunther

Second: Chairman Greitz
Roll Call Vote: 2 Ayes, 0 Nayes

Ms. Tarrant advised all the second assessments payments due in May were paid and as the Executive Director mentioned earlier, we were in a very solid financial position. Ms. Tarrant said we might need to add a little bit of money to the legacy account.

CLAIMS ADMINISTRATOR: Ms. Longacre introduced herself and said she was reporting for Ms. Gallo. Ms. Longacre reviewed the figures for the month of May for the Insurance Commission and Legacy Claims as noted below.

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
May	213	\$589,478.14	\$158,419.14	\$14,892.02	63%	\$14,892.02	88%

Legacy	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
May	65	\$130,091.93	\$32,245.78	\$97,846.15	75%	\$7,292.61	78%

Ms. Longacre continued to review the Top 10 Providers and the number of Workers' Compensation Claims Reported by Claim Type. Ms. Longacre concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised the May through June 2025 Risk Control Activities were included in the agenda. Mr. Prince reported we included all of our training opportunities through July 31 and noted information through August was added to the NJCE website. Mr. Prince encouraged everyone to review the training and noted there has been some PEOSH activity around the state and said he would be visiting another member in the afternoon to assist with some minor issues. Mr. Prince reported registration for the Leadership Academy closes on June 22 for a July 1 start date. Mr. Prince advised there was a dedicated page on the NJCE website for review with the dates. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander said she did not have anything to report today.

ATTORNEY: Mr. Sahradnik advised there was one item for closed session. Ms. Benson thanked Ms. Dodd for working with her on the property appraisal solicitation and lists. Ms. Dodd also thanked Ms. Benson for her guidance on the same matter.

Correspondence Made Part of Minutes

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion Commissioner Gunther Second: Commissioner Fiure 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 Commissioner Fiure Second: Commissioner Gunther

Vote: 2 Ayes, 0 Nays

CLOSED SESSION: Mr. Greitz advised there was a need for closed Session and presented Resolution 28-25, Resolution for Closed Session.

MOTION FOR EXECUTIVE SESSION

Moved: Commissioner Gunther

Second: Chair Greitz
Vote: 2 Ayes, 0 Nayes

Mr. Greitz reported we were back in open session and the doors were open. Mr. Greitz asked for a motion to approve the PAR as discussed during Executive Session as well as the ones that were presented at the Claims Committee meeting.

MOTION TO APPROVE THE PAR DISCUSSED DURING EXECUTIVE SESSION AS WELL AS THE PARS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JUNE 12

Moved: Commissioner Gunther

Second: Chair Greitz
Vote: 2 Ayes, 0 Nayes

June 17, 2025 Ocean County Insurance Fund Commission OPEN Minutes

Mr. Greitz advised the next meeting was scheduled for Thursday, July 17, 2025.

MOTION TO ADJOURN:

Moved: Commissioner Fiure Second: Commissioner Gunther

Vote: 2 Ayes, 0 Nayes

MEETING ADJOURNED: 11:37 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary