

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 17, 2025
10:00 a.m.**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

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

CORRESPONDENCE: None**APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 20, 2025**

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

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

CLAIMS COMMITTEE:

Ms. Drumheiser reported the Claims Committee met on April 10 and reviewed the payment and settlement authority requests. Ms. Drumheiser advised at that time the Committee did make a recommendation to approve the claims. Ms. Drumheiser asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee's recommendation to approve the claims as presented during the Claims Committee Meeting on April 10, 2025.

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

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

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

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

Moved:
Second:
Roll Call Vote

Commissioner Gunther
Chair Greitz
2 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of March. Executive Director said there were (10) ten certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:
Second:
Roll Call Vote

Commissioner Gunther
Chair Greitz
2 Ayes 0 Nays

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

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director stated as of January 31, 2025 there was a statutory surplus of \$1,362,621. Executive Director said there was a cash balance of \$27,541,096. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$587,521 of the surplus was the OCIFC's share of the NJCE equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE January Financial Fast Track was included in the agenda. Executive Director said as of January 31, 2025 the NJCE had a surplus of \$12,188,662. Executive Director noted the total cash amount was \$14,833,590. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$6,707,551. Executive Director asked if anyone had questions about Financial Fast Tracks.

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

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

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

Executive Director concluded his report unless anyone had any questions.

Executive Director's Report Made Part of Minutes.

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

MOTION TO APPROVE RESOLUTION 24-25 APRIL BILLS LIST

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

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

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

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

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

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

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

RISK MANAGERS REPORT: Ms. Sander reported as a reminder the County Proper is self-insured for physical damage coverage. Ms. Sander advised we can always obtain an option for that and noted a couple of years ago the cost was an extra \$50,000 to \$60,000 and the County decided not to take that option. Ms. Sander said we could certainly revisit it. Ms. Sander advised the Executive Director's presentation was sent out to all the ancillary members and if anyone had any questions, let us know. Ms. Sander said as the Executive Director mentioned at the last meeting our offer still stands to come out and do a deep dive in person of all the coverages or answer any questions. Ms. Sander noted she would be reaching out to Mr. Rumpf and Ms. Fiore regarding the renewal of membership papers. Ms. Sander advised there was a question on the range and Chair Greitz said he would give Ms. Sander a call. Ms. Sander concluded her report unless there were any questions.

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

Correspondence Made Part of Minutes

OLD BUSINESS: None

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

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

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

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:29 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary