

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 20, 2025
10:00 a.m.**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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| 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. |
| Safety Director | J.A. Montgomery Consulting Paul Shives |
| Auditor | |

ALSO PRESENT:

Antoinette DePaola, Ocean County
Tristin J. Collins, Ocean County
Will Demand, Ocean County Utility Authority
Alyssa Fiore., Ocean County Board of Health
Jenn Doderer, Ocean County Library
Brendan Hirsch, J.A. Montgomery Consulting
Gerard Torsiello, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None**APPROVAL OF MINUTES: OPEN MINUTES OF FEBRURY 20, 2025****MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 20, 2025**

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

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

CLAIMS COMMITTEE:

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

Ms. Drumheiser reported the Claims Committee met on March 13, and reviewed the payment and settlement authority requests. A motion was made for recommendation for approval. Ms. Drumheiser asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee's recommendation to approve the claims as presented during the Claims Committee Meeting on March 13, 2025.

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

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

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

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

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

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

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

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

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

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

**MOTION TO APPROVE THE ONLINE DEFENSIVE DRIVER TRAINING
COURSE FOR 250 USAGES FOR A COST OF \$6,200**

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. Executive Director said there were (2) two certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

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

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

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

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

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

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

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

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director reported as of December 31, 2024 there was a statutory surplus of \$1,252,155. Executive Director said there was a cash balance of \$28,609,931. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$587,521 of the surplus was the OCIFC’s share of the NJCE equity.

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

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

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

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

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

thought there were two towns not in the Ocean JIF, Berkeley, and Manalapan. Executive Director said they might be in Garden State JIF and would definitely obtain paperwork from them.

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

Executive Director's Report Made Part of Minutes.

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

MOTION TO APPROVE RESOLUTION 22-25 MARCH BILLS LIST

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

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

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

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

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

Ms. Gallo continued to review the Top 10 Providers for the month of January and also All Workers' Compensation Claims Reported by Claim Type for January. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Shives advised his report for February through March 2025 was included in the agenda which included meetings attended, upcoming meetings and Safety Director Bulletins. Mr. Shives noted they issued a bulletin on the bird flu based on questions we received and said he thought they actually consulted with the Ocean County Health Department.

Mr. Shives advised the report also included a link for the NJCE Live and On Demand Safety Training. Mr. Shives said there was a link to the Leadership Academy and explained this began about three and half years ago and was specifically designed for local government, public employees, county, and municipal employees. Mr. Shives said it has become more popular than they anticipated but requires a two-year timeframe to take seven mandatory courses and four lectures. Mr. Shives noted there was open enrollment twice a year and as he mentioned earlier the next time is June 1. Mr. Shives stated he highly recommended the training. Mr. Shives continued to review the training schedule for March through the end of April and the Leadership Academy. Mr. Shives concluded his report unless there were any questions.

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

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

Correspondence Made Part of Minutes

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

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

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

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

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

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

MOTION FOR EXECUTIVE SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:13 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary