

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

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

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

**CORRESPONDENCE: None**

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

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

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince reported the Safety Committee met on March 11 at 1:30 p.m. via zoom and a variety of safety topics were discussed including the most commonly cited PEOSH citations and job hazard assessments. He noted an increase of PEOSH enforcement around the State. Mr. Prince said the next meeting was scheduled for June 10 and he would coordinate the agenda with the Chair prior to the meeting. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:**

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

Ms. Drumheiser reported the Claims Committee met on May 8 to review the PARS and SARs that were included in the packet. Ms. Drumheiser advised at that time the Committee did make a recommendation to approve the claims. Ms. Drumheiser asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee's recommendation to approve the claims as presented during the Claims Committee Meeting on May 8, 2025.

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

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

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

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. Executive Director said there were (7) seven certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

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

### **MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

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

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

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

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director stated as of February 28, 2025 there was a statutory surplus of \$1,458,582. Executive Director said there was a cash balance of \$24,362,669 Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$587,521 of the surplus was the OCIFC’s share of the NJCE equity.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the NJCE February Financial Fast Track was included in the agenda. Executive Director said as of February 28, 2025 the NJCE had a surplus of \$12,374,694. Executive Director noted the total cash amount was \$21,226,323. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551. Executive Director asked if anyone had questions about the Financial Fast Tracks.

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

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

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

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

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

Executive Director's Report Made Part of Minutes.

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

#### **MOTION TO APPROVE RESOLUTION 25-25 MAY BILLS LIST**

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

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

**CLAIMS ADMINISTRATOR:** Ms. Gallo said it was nice to see everyone in person this morning. Ms. Gallo reviewed the figures for the first three months for the Insurance Commission and Legacy Claims as noted below.

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
April	180	\$181,824.02	\$76,838.10	\$104,985.92	58%	\$1,492.98	83%

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

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

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

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

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

Mr. Prince reported that as previously mentioned in his Safety Committee Report, we are seeing an increase in PEOSH activities in the counties around the state. They are focused on job hazard assessments such as lockout, tagout, and emergency action plans. Mr. Prince advised one key area is hazard communication which is our Right to Know Program. Mr. Prince explained hazard

communication is the Federal standard, and then we have the New Jersey Administrative Tool for Right to Know, such as labeling, training, secondary containers, and things of that nature. Mr. Prince noted when we go out on our site visits, we will remind the departments of the standards, and we will provide any help to make any necessary improvements.

Mr. Prince referred to a copy of the NJCE Leadership Academy flyer which was included in the agenda for civilian employees and also the topics and requirements for the law enforcement community. This information also appears on the NJCE website. Mr. Prince said he wanted to promote the Leadership Skills for Supervisors and noted the workshops were held around the state. Mr. Prince pointed out on November 13 and 14 there were sessions at the Toms River Fire Academy. Mr. Prince concluded his report unless there were any questions.

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

**RISK MANAGERS REPORT:** Ms. Sander said once again she wanted to remind the Commission; PERMA prepared a coverage overview binder, and she offered to meet with anyone to review the coverages in detail. Ms. Sander concluded her report unless there were any questions.

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

#### Correspondence Made Part of Minutes

#### **OLD BUSINESS:**

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

#### **PUBLIC COMMENT:**

#### **MOTION TO OPEN MEETING TO PUBLIC**

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

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

#### **MOTION TO CLOSE MEETING TO PUBLIC**

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

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 11:33 a.m.**

Minutes prepared by: Cathy Dodd, Assisting Secretary