

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
TUESDAY, AUGUST 26, 2025
10:00 A.M.**

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

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

OR

Join Zoom Meeting via computer Link

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: August 26, 2025
10:00 A.M.

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: July 17, 2025 Open Minutes.....Appendix I**

- ☐ **CORRESPONDENCE: None**

- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety and Accident Review Committee:Verbal**
 - ☐ **Claims Committee:Verbal**

 - ☐ **Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of August 14, 2025 (*Roll call Vote*)**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Pages 2-15

- ☐ **TREASURER – Julie Tarrant**
 - Resolution 30-25, August Bills List – *Motion (Roll Call Vote)*..... Page 16
 - Treasurer Monthly ReportsPages 17-18

- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX**
 - Monthly Reports.....Pages 19-22

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 23-32

- ☐ **RISK MANAGERS REPORT – Conner Strong & Buckelew**
 - Monthly Report- Endorsement adding 2002 25’ Safe Boat Defender effective 7-14-25 Verbal

- ☐ **ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.**
 - Monthly Report Verbal

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
 - . *Motion to open the meeting to the public*
 - . *Motion to close the meeting to the public*

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**
 - Resolution 31-25 Closed Session (if needed)Page 33

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, September 18, 2025, 10:00 a.m.

OCEAN COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: August 26, 2025

Memo to: Commissioners of the Ocean County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Issuance Report (Page 3)** – Included in the agenda on page 3 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of July. There were (3) three certificate of insurances issued during the month of July.

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

- ☐ **New Jersey Counties Excess Joint Insurance Fund** - The NJCE is scheduled to meet virtually on Thursday, September 25, 2025, at 9:30 a.m.
- ☐ **OCIFC Financial Fast Track (Pages 4-5)** – Included in the agenda on pages 4-5 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2025** there is a surplus of **\$2,034,183**. Line 11 of the report, “Investment in Joint Venture” is the Ocean County Insurance Fund Commission’s share of equity in the NJCE. OCIFC’s equity in the NJCE as of **May 31, 2025** is **\$587,521**. The total cash amount is **\$32,287,987**.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 6-8)** - Included in the agenda on pages 6-8 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2025** the Fund has a surplus of **\$14,191,741**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is **\$29,734,979**.
- ☐ **Claims Tracking Reports (Pages 9-10)** – The claims tracking reports are on pages 9-10 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of May 31, 2025 with the Commission.
- ☐ **2026 Renewal** - The annual underwriting process was launched from Origami on August 1 and the deadline to complete the renewal is **September 5**. Also, members will complete the Optional Ancillary Coverage Application online via Broker Budda. The unique links were e-mailed on August 4, 2025 and the deadline to submit these applications is also **September 5**.
- ☐ **Ocean County Membership in the NJCE** – We received a copy of the County Commissioners resolution authorizing the County’s Renewal Membership in the New Jersey Counties Excess Joint Insurance Fund for a three-year term along with a copy of the signed Indemnity and Trust Agreement. We appreciate the County’s continued confidence in the program and thank you for your continued support.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 7/1/2025 To 8/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Bay Head I - County of Ocean	83 Bridge Avenue Bay Head, NJ 08742	Company D: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Use of Premises- Ocean County Librarys Bay Head Express 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 by Ocean County Librarys Bay Head Express.	7/3/2025 #5540532	GL AU EX WC OTH
H - New Jersey Emergency Medical I - County of Ocean	Services Task Force Support Group, a NJ non-profit corp. 1100 State Rt 35, Suite A Ocean, NJ 07712	RE: Additional Insured New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/9/2025 #5542710	GL AU EX WC OTH
H - County of Ocean I - County of Ocean	101 Hooper Ave, 2nd Floor, Admin Bldg Toms River, NJ 08754	Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Evidence of Insurance as respects to property: 1005 Hooper Avenue, Toms River, NJ 08754	7/22/2025 #5552782	GL AU EX WC OTH
Total # of Holders: 3				

OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	May 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,305,811	6,529,056	48,399,418	54,928,474
2.	CLAIM EXPENSES					
		Paid Claims	611,804	2,779,816	12,067,258	14,847,073
		Case Reserves	293,035	1,767,964	11,089,133	12,857,098
		IBNR	(76,264)	(328,595)	14,979,288	14,650,693
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	0	(91,211)	(2,608,769)	(2,699,980)
	TOTAL CLAIMS		828,575	4,127,975	35,526,910	39,654,885
3.	EXPENSES					
		Excess Premiums	372,028	1,860,141	12,469,966	14,330,107
		Administrative	50,796	262,337	1,872,497	2,134,834
	TOTAL EXPENSES		422,824	2,122,478	14,342,463	16,464,941
4.	UNDERWRITING PROFIT (1-2-3)		54,412	278,603	(1,469,955)	(1,191,352)
5.	INVESTMENT INCOME		106,849	503,424	2,134,589	2,638,014
6.	PROFIT (4 + 5)		161,261	782,028	664,634	1,446,662
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)		161,261	782,028	1,252,155	2,034,183
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy Account		8,523	58,173	414,016	472,189
	2021		1,776	614,066	(3,700,148)	(3,086,082)
	2022		23,907	(484,564)	(780,078)	(1,264,642)
	2023		27,364	72,069	3,409,900	3,481,970
	2024		30,015	(17,063)	1,908,463	1,891,400
	2025		69,676	539,346		539,346
TOTAL SURPLUS (DEFICITS)			161,261	782,028	1,252,153	2,034,181
TOTAL CASH						32,287,987

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	166,499	545,404	5,145,063	5,690,467
	Case Reserves	(150,989)	(824,412)	3,969,734	3,145,322
	IBNR	(15,511)	(431,316)	2,048,135	1,616,819
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	107,341	(610,181)	(502,840)
TOTAL FY 2021 CLAIMS		(0)	(602,982)	10,552,751	9,949,769
FUND YEAR 2022					
	Paid Claims	193,232	1,104,036	4,595,508	5,699,543
	Case Reserves	(209,682)	159,608	4,144,943	4,304,551
	IBNR	16,450	(642,608)	2,085,455	1,442,847
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(13,115)	(598,527)	(611,642)
TOTAL FY 2022 CLAIMS		0	607,920	10,227,379	10,835,299
FUND YEAR 2023					
	Paid Claims	61,923	310,802	1,585,196	1,895,998
	Case Reserves	314,841	718,596	1,656,952	2,375,548
	IBNR	(376,765)	(995,824)	3,529,260	2,533,436
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	28,124	(517,696)	(489,572)
TOTAL FY 2023 CLAIMS		(0)	61,697	6,253,712	6,315,409
FUND YEAR 2024					
	Paid Claims	116,411	618,778	741,491	1,360,269
	Case Reserves	(97,180)	906,626	1,317,503	2,224,129
	IBNR	(19,231)	(1,403,411)	7,316,438	5,913,028
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	43,600	(882,365)	(838,765)
TOTAL FY 2024 CLAIMS		0	165,593	8,493,068	8,658,661
FUND YEAR 2025					
	Paid Claims	73,738	200,796		200,796
	Case Reserves	436,045	807,547		807,547
	IBNR	318,792	3,144,564		3,144,564
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	0	(257,161)		(257,161)
TOTAL FY 2025 CLAIMS		828,575	3,895,747	0	3,895,747
COMBINED TOTAL CLAIMS		828,575	4,127,975	35,526,910	39,654,885
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 COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	May 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		3,618,152	18,090,762	326,407,524	344,498,286
2.	CLAIM EXPENSES					
		Paid Claims	540,854	2,419,395	23,673,763	26,093,159
		Case Reserves	115,243	(2,879,876)	15,868,519	12,988,645
		IBNR	239,953	1,598,575	17,187,288	18,785,862
		Discounted Claim Value	(110,944)	(109,553)	(4,295,909)	(4,405,463)
		Excess Recoveries	0	361,322	(1,147,062)	(785,740)
	TOTAL CLAIMS		785,106	1,389,862	51,286,599	52,676,462
3.	EXPENSES					
		Excess Premiums	2,751,858	13,772,636	236,578,246	250,350,882
		Administrative	227,461	1,132,863	23,142,827	24,275,690
	TOTAL EXPENSES		2,979,319	14,905,499	259,721,073	274,626,572
4.	UNDERWRITING PROFIT (1-2-3)		(146,272)	1,795,400	15,399,852	17,195,251
5.	INVESTMENT INCOME		81,359	422,886	3,281,155	3,704,041
6.	PROFIT (4+5)		(64,913)	2,218,286	18,681,007	20,899,292
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		(64,913)	2,218,286	11,973,456	14,191,741
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		292	1,558	70,386	71,944
	2011		730	5,329	391,132	396,461
	2012		1,432	6,527	486,042	492,569
	2013		2,595	13,034	1,118,179	1,131,213
	2014		3,480	16,074	1,923,686	1,939,760
	2015		2,859	18,254	1,313,021	1,331,275
	2016		4,417	244,249	1,508,680	1,752,929
	2017		5,748	35,731	2,562,938	2,598,669
	2018		6,521	102,157	2,445,415	2,547,572
	2019		(223,197)	(87,933)	2,073,713	1,985,780
	2020		8,200	377,809	167,484	545,293
	2021		6,330	131,840	(672,764)	(540,924)
	2022		7,548	303,524	1,243,729	1,547,253
	2023		9,627	1,064,034	(4,462,718)	(3,398,684)
	2024		12,037	(276,296)	1,804,532	1,528,236
	2025		86,467	262,394		262,394
TOTAL SURPLUS (DEFICITS)			(64,913)	2,218,286	11,973,455	14,191,741
TOTAL CASH						29,734,979

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF May 31, 2025					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	0	171,840	171,840	
Case Reserves	0	0	0	0	
IBNR	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840	
FUND YEAR 2011					
Paid Claims	0	(1,463)	738,019	736,556	
Case Reserves	0	0	105,029	105,029	
IBNR	0	0	3,000	3,000	
Discounted Claim Value	0	35	(10,622)	(10,587)	
TOTAL FY 2011 CLAIMS	0	(1,427)	835,426	833,999	
FUND YEAR 2012					
Paid Claims	2,721	16,648	1,785,983	1,802,631	
Case Reserves	(2,721)	(16,648)	112,437	95,789	
IBNR	0	0	3,680	3,680	
Discounted Claim Value	0	1,185	(11,571)	(10,386)	
TOTAL FY 2012 CLAIMS	0	1,185	1,890,529	1,891,714	
FUND YEAR 2013					
Paid Claims	0	8,524	1,153,465	1,161,989	
Case Reserves	0	(5,227)	434,898	429,671	
IBNR	0	(3,297)	17,340	14,043	
Discounted Claim Value	0	1,124	(47,302)	(46,178)	
TOTAL FY 2013 CLAIMS	0	1,124	1,558,401	1,559,525	
FUND YEAR 2014					
Paid Claims	0	1,500	864,533	866,033	
Case Reserves	0	(4)	82,575	82,571	
IBNR	0	1,107	21,077	22,184	
Discounted Claim Value	0	(98)	(11,153)	(11,251)	
TOTAL FY 2014 CLAIMS	0	2,505	957,032	959,537	
FUND YEAR 2015					
Paid Claims	516	1,137	2,473,703	2,474,840	
Case Reserves	(516)	(1,137)	597,900	596,763	
IBNR	0	(3,915)	49,975	46,060	
Discounted Claim Value	0	1,144	(73,534)	(72,390)	
TOTAL FY 2015 CLAIMS	0	(2,771)	3,048,044	3,045,273	
FUND YEAR 2016					
Paid Claims	3,484	17,664	1,392,569	1,410,233	
Case Reserves	(3,484)	(264,079)	1,125,747	861,668	
IBNR	0	(1,329)	39,497	38,168	
Discounted Claim Value	0	27,131	(109,929)	(82,798)	
TOTAL FY 2016 CLAIMS	0	(220,614)	2,447,884	2,227,270	
FUND YEAR 2017					
Paid Claims	0	1,210	1,585,263	1,586,473	
Case Reserves	(257,729)	(259,039)	605,912	346,874	
IBNR	257,729	252,309	43,208	295,517	
Discounted Claim Value	0	466	(54,120)	(53,654)	
TOTAL FY 2017 CLAIMS	0	(5,054)	2,180,263	2,175,209	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	1,134	2,277	1,620,907	1,623,184
	Case Reserves	(1,134)	(49,777)	440,557	390,780
	IBNR	0	(25,760)	227,389	201,629
	Discounted Claim Value	0	5,905	(63,964)	(58,059)
TOTAL FY 2018 CLAIMS		0	(67,356)	2,224,889	2,157,533
FUND YEAR 2019					
	Paid Claims	254	240,832	1,373,046	1,613,878
	Case Reserves	230,851	(33,549)	1,250,583	1,217,034
	IBNR	(2,500)	(112,105)	196,568	84,463
	Discounted Claim Value	0	22,557	(120,133)	(97,576)
TOTAL FY 2019 CLAIMS		228,605	117,735	2,700,064	2,817,799
FUND YEAR 2020					
	Paid Claims	0	251,252	(181,777)	69,475
	Case Reserves	(203)	(970,375)	4,808,620	3,838,245
	IBNR	203	(111,117)	1,461,677	1,350,560
	Discounted Claim Value	0	135,033	(836,712)	(701,679)
	Excess Recoveries	0	361,322	(1,147,062)	(785,740)
TOTAL FY 2020 CLAIMS		0	(333,885)	4,104,746	3,770,861
FUND YEAR 2021					
	Paid Claims	6,121	22,497	3,333,352	3,355,849
	Case Reserves	10,979	(104,799)	2,146,382	2,041,583
	IBNR	(17,100)	(35,101)	1,107,209	1,072,108
	Discounted Claim Value	0	19,383	(425,157)	(405,774)
TOTAL FY 2021 CLAIMS		0	(98,020)	6,161,786	6,063,766
FUND YEAR 2022					
	Paid Claims	(41,713)	160,982	1,517,476	1,678,458
	Case Reserves	239,208	22,721	993,800	1,016,521
	IBNR	(197,496)	(508,792)	2,943,881	2,435,089
	Discounted Claim Value	0	61,699	(478,087)	(416,388)
TOTAL FY 2022 CLAIMS		0	(263,392)	4,977,070	4,713,678
FUND YEAR 2023					
	Paid Claims	0	122,047	5,267,964	5,390,011
	Case Reserves	8,888	(1,043,478)	1,324,351	280,873
	IBNR	(8,888)	(159,251)	5,533,584	5,374,333
	Discounted Claim Value	0	68,016	(906,005)	(837,989)
TOTAL FY 2023 CLAIMS		0	(1,012,666)	11,219,894	10,207,228
FUND YEAR 2024					
	Paid Claims	568,336	1,574,288	577,421	2,151,709
	Case Reserves	(236,396)	(970,985)	1,839,730	868,745
	IBNR	(333,175)	(398,576)	5,539,202	5,140,626
	Discounted Claim Value	0	131,039	(1,147,621)	(1,016,582)
TOTAL FY 2024 CLAIMS		(1,235)	335,767	6,808,732	7,144,499
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	127,500	816,500		816,500
	IBNR	541,180	2,704,402		2,704,402
	Discounted Claim Value	(110,944)	(584,171)		(584,171)
TOTAL FY 2025 CLAIMS		557,736	2,936,731	0	2,936,731
COMBINED TOTAL CLAIMS		785,106	1,389,862	51,286,600	52,676,462

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.

Ocean County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2025

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	0	0	0	1	1	2
May-25	0	0	0	1	0	1
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$378,402
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	\$0	\$0	\$0	\$2	\$1	\$3
May-25	\$0	\$0	\$0	\$2	\$378,400	\$378,402
NET CHGE	\$0	\$0	\$0	\$0	\$378,399	\$378,399
Ltd Incurred	\$0	\$160,526	\$6,710	\$16,220	\$1	\$183,457
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	3	78	18	58	23	180
May-25	3	78	19	57	30	187
NET CHGE	0	0	1	-1	7	7
Limited Reserves						\$9,539
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	\$86,540	\$413,913	\$403,692	\$609,675	\$56,485	\$1,570,305
May-25	\$85,504	\$395,533	\$640,163	\$606,850	\$55,678	\$1,783,728
NET CHGE	(\$1,035)	(\$18,380)	\$236,471	(\$2,826)	(\$807)	\$213,423
Ltd Incurred	\$415,120	\$652,871	\$716,412	\$626,798	\$626,798	\$3,037,999
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	0	2	0	4	9	15
May-25	0	2	0	4	8	14
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$19,445
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	42	64	32	61	43	242
May-25	42	61	32	59	57	251
NET CHGE	0	-3	0	-2	14	9
Limited Reserves						\$39,698
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	45	144	50	124	76	439
May-25	45	141	51	121	95	453
NET CHGE	0	-3	1	-3	19	14
Limited Reserves						\$27,370
TOTAL ALL LINES COMBINED						
Year	2021	2022	2023	2024	2025	TOTAL
April-25	\$3,418,599	\$4,381,493	\$1,668,435	\$2,263,994	\$319,204	\$12,051,725
May-25	\$3,299,015	\$4,192,937	\$2,029,154	\$2,167,955	\$709,576	\$12,398,637
NET CHGE	(\$119,584)	(\$188,555)	\$360,719	(\$96,040)	\$390,372	\$346,912
Ltd Incurred	\$8,821,071	\$9,566,891	\$3,726,261	\$3,492,465	\$3,476,246	\$29,082,935

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

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		53	MONTH TARGETED	Last Month		52	MONTH TARGETED	Last Year		41	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	184,664	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	541,012	415,120	415,120	76.73%	96.63%	415,120	415,120	76.73%	96.51%	348,162	348,162	64.35%	92.99%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	94.26%	67,529	67,529	90.58%	93.94%	67,529	67,529	90.58%	89.77%
WORKER'S COMP	5,014,620	8,568,216	8,338,422	166.28%	99.66%	8,524,067	8,294,273	165.40%	99.62%	8,684,168	8,684,168	173.18%	98.81%
TOTAL ALL LINES	5,814,848	9,050,865	8,821,071	151.70%	99.32%	9,006,716	8,776,922	150.94%	99.27%	9,099,859	9,099,859	156.49%	98.19%
NET PAYOUT %	\$5,802,006				99.78%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		41	MONTH TARGETED	Last Month		40	MONTH TARGETED	Last Year		29	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	260,954	160,526	160,526	61.52%	100.00%	160,526	160,526	61.52%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	652,871	652,871	108.12%	92.99%	652,871	652,871	108.12%	92.48%	689,316	689,316	114.15%	84.65%
POL/EPL	382,687	395,000	395,000	103.22%	92.99%	62,000	62,000	16.20%	92.48%	0	0	0.00%	84.65%
AUTO LIABILITY	132,715	270,425	270,425	203.76%	89.77%	270,425	270,425	203.76%	89.30%	64,580	64,580	48.66%	82.02%
WORKER'S COMP	7,209,432	8,626,759	8,483,069	117.67%	98.81%	8,644,060	8,500,371	117.91%	98.70%	6,928,881	6,928,881	96.11%	96.21%
TOTAL ALL LINES	8,589,655	10,105,580	9,961,891	115.98%	98.04%	9,789,882	9,646,193	112.30%	97.88%	7,682,777	7,682,777	89.44%	94.78%
NET PAYOUT %	\$5,657,341				65.86%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		29	MONTH TARGETED	Last Month		28	MONTH TARGETED	Last Year		17	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	96.87%
GEN LIABILITY	619,000	716,412	716,412	115.74%	84.65%	469,526	469,526	75.85%	83.56%	307,527	307,527	49.68%	69.55%
POL/EPL	342,000	554,787	554,787	162.22%	84.65%	462,678	462,678	135.29%	83.56%	0	0	0.00%	69.55%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	82.02%	7,716	7,716	6.43%	81.06%	10,703	10,703	8.92%	64.31%
WORKER'S COMP	8,198,000	3,009,968	2,995,424	36.54%	96.21%	2,835,587	2,821,043	34.41%	95.79%	2,548,312	2,548,312	31.08%	84.23%
TOTAL ALL LINES	9,538,000	4,295,592	4,281,048	44.88%	94.97%	3,782,216	3,767,672	39.50%	94.49%	2,866,543	2,866,543	30.05%	82.84%
NET PAYOUT %	\$1,905,501				19.98%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		17	MONTH TARGETED	Last Month		16	MONTH TARGETED	Last Year		5	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	280,797	16,220	16,220	5.78%	96.87%	16,220	16,220	5.78%	96.65%	0	0	0.00%	37.00%
GEN LIABILITY	634,000	626,798	626,798	98.86%	69.55%	628,984	628,984	99.21%	67.85%	47,383	47,383	7.47%	14.00%
POL/EPL	364,000	67,855	67,855	18.64%	69.55%	108,860	108,860	29.91%	67.85%	0	0	0.00%	14.00%
AUTO LIABILITY	134,000	64,442	64,442	48.09%	64.31%	30,542	30,542	22.79%	62.03%	3,032	3,032	2.26%	15.00%
WORKER'S COMP	8,639,000	2,794,380	2,785,006	32.24%	84.23%	2,807,372	2,797,997	32.39%	81.73%	639,173	639,173	7.40%	9.00%
TOTAL ALL LINES	10,051,797	3,569,695	3,560,321	35.42%	82.86%	3,591,978	3,582,603	35.64%	80.50%	689,587	689,587	6.86%	10.36%
NET PAYOUT %	\$1,336,191				13.29%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		5	MONTH TARGETED	Last Month		4	MONTH TARGETED	Last Year		-7	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-25		Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	
PROPERTY	292,000	378,485	378,485	129.62%	37.00%	1	1	0.00%	30.00%			N/A	N/A
GEN LIABILITY	651,000	63,185	63,185	9.71%	14.00%	56,485	56,485	8.68%	10.00%			N/A	N/A
POL/EPL	386,000	100,900	100,900	26.14%	14.00%	0	0	0.00%	10.00%			N/A	N/A
AUTO LIABILITY	151,000	21,142	21,142	14.00%	15.00%	20,904	20,904	13.84%	10.00%			N/A	N/A
WORKER'S COMP	9,031,000	447,141	447,141	4.95%	9.00%	368,871	368,871	4.08%	6.00%			N/A	N/A
TOTAL ALL LINES	10,511,000	1,010,853	1,010,853	9.62%	10.36%	446,262	446,262	4.25%	7.12%	0	0	N/A	N/A
NET PAYOUT %	\$188,640				1.79%								

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 30-25

August 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001366			
001366	QUAL-LYNX	CLAIM SERVICES FOR 08/25 INV QL25-0718	25,809.17
			25,809.17
001367			
001367	PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/25	3.70
001367	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/25	15,216.83
			15,220.53
001368			
001368	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 08/25	1,846.08
			1,846.08
001369			
001369	JULIE N. TARRANT	TREASURER FEE 08/25	460.66
			460.66
001370			
001370	BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICE INV 262138 6/3/25-6/30/25	2,244.45
			2,244.45
001371			
001371	CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618286 08/25	3,539.33
			3,539.33
001372			
001372	GANNETT NEW YORK-NJ LOCALIQ	A# 1119553 INV 7226105-11501523 7/19/25	50.40
			50.40
001373			
001373	COLUMN SOFTWARE PBC	ORD # COL12727 INV 4597C97D-0020 7/19/25	45.24
			45.24
Total Payments FY 2025			\$49,215.86
TOTAL PAYMENTS ALL FUND YEARS			\$49,215.86

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

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

Current Fund Year: 2025 Month Ending: May										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
RECEIPTS										
Assessments	79,038.40	137,775.84	40,872.60	2,444,506.14	1,208,404.57	187,959.00	142,918.75	0.00	0.00	4,241,475.30
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	4,056.44	3,097.64	1,462.82	81,287.16	62.96	9,571.98	7,310.12	0.00	0.00	106,849.12
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4,056.44	3,097.64	1,462.82	81,287.16	62.96	9,571.98	7,310.12	0.00	0.00	106,849.12
Other *	0.00	0.00	0.00	0.00	0.00	1,870.90	0.00	0.00	0.00	1,870.90
TOTAL	83,094.84	140,873.48	42,335.42	2,525,793.30	1,208,467.53	199,401.88	150,228.87	0.00	0.00	4,350,195.32
EXPENSES										
Claims Transfers	0.00	66,250.50	14,932.19	530,621.36	0.00	0.00	0.00	0.00	0.00	611,804.05
Expenses	0.00	0.00	0.00	0.00	0.00	48,390.49	0.00	0.00	0.00	48,390.49
Other *	0.00	0.00	0.00	0.00	0.00	205,175.15	0.00	0.00	0.00	205,175.15
TOTAL	0.00	66,250.50	14,932.19	530,621.36	0.00	253,565.64	0.00	0.00	0.00	865,369.69
END BALANCE	1,328,855.93	115,814.72	476,642.07	26,958,994.51	(1,864,673.98)	2,877,140.32	2,395,212.11	0.00	0.00	32,287,985.68

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	May			
CURRENT FUND YEAR	2025			
Description: ID Number: Maturity (Yrs) Purchase Yield: TOTAL for All Accts & instruments		Investors Admin	Investors Claim	Investors Legacy Claims
Opening Cash & Investment Balance	\$28,803,161.05	26,177,080.91	- 55,375.89	2,681,456.03
Opening Interest Accrual Balance	\$0.00	-	-	-
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	\$106,849.09	\$93,830.71	\$2,678.17	\$10,340.21
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	\$106,849.09	\$93,830.71	\$2,678.17	\$10,340.21
9 Deposits - Purchases	\$5,493,862.13	\$4,241,991.23	\$1,250,000.00	\$1,870.90
10 (Withdrawals - Sales)	-\$2,115,885.62	-\$1,298,390.49	-\$612,319.98	-\$205,175.15
Ending Cash & Investment Balance	\$32,287,986.65	\$29,214,512.36	\$584,982.30	\$2,488,491.99
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$462,493.80	\$1,846.08	\$160,472.39	\$300,175.33
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$32,750,480.45	\$29,216,358.44	\$745,454.69	\$2,788,667.32



OCEAN COUNTY INSURANCE FUND COMMISSION

2025 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	268	\$293,614.07	\$110,597.51	\$183,016.56	62%	\$3,672.14	92%
February	172	\$315,921.52	\$83,730.38	\$232,191.14	73%	\$6,284.82	98%
March	248	\$596,387.38	\$199,699.09	\$396,688.30	67%	\$13,224.03	94%
April	180	\$181,824.02	\$76,838.10	\$104,985.92	58%	\$1,562.10	83%
May	213	\$589,478.14	\$158,419.14	\$431,059.00	73%	\$14,892.02	68%
June	121	\$839,394.22	\$315,379.77	\$524,014.45	62%	\$3,311.58	89%
July	185	\$159,188.46	\$55,412.04	\$103,776.42	65%	\$1,369.32	87%
August							
September							
October							
November							
December							
Grand Total	1387	\$2,975,807.81	\$1,000,076.03	\$1,975,731.79	66%	\$44,316.01	87%

2024 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	208	\$449,085.62	\$165,071.24	\$284,014.38	63%	\$44,995.53	99%
February	194	\$251,235.84	\$110,133.91	\$141,101.93	56%	\$24,526.72	95%
March	202	\$295,689.60	\$81,791.96	\$213,897.64	72%	\$33,198.18	98%
April	164	\$119,687.51	\$48,975.72	\$70,711.79	59%	\$12,498.40	90%
May	138	\$88,357.44	\$33,328.44	\$55,029.00	62%	\$9,836.25	99%
June	81	\$233,993.52	\$79,701.27	\$154,292.25	66%	\$23,253.75	98%
July	62	\$30,869.26	\$8,316.74	\$22,552.52	73%	\$219.52	98%
August	220	\$649,456.63	\$241,360.94	\$408,095.69	63%	\$41,401.59	93%
September	221	\$233,442.45	\$97,473.97	\$135,968.48	58%	\$3,980.59	96%
October	198	\$457,103.34	\$152,555.84	\$304,547.50	67%	\$15,184.20	92%
November	190	\$169,049.07	\$75,193.59	\$93,855.48	56%	\$16,893.99	91%
December	96	\$356,992.63	\$60,611.67	\$296,380.96	83%	\$2,589.44	95%
Grand Total	1974	\$3,334,962.91	\$1,154,515.29	\$2,180,447.62	65%	\$228,578.16	95%



OCEAN COUNTY – LEGACY

2025 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	65	\$186,341.50	\$38,142.96	\$148,198.54	80%	\$16,990.36	85%
February	38	\$181,667.28	\$49,800.26	\$131,867.02	73%	\$7,055.02	74%
March	46	\$188,741.03	\$33,120.09	\$155,620.90	82%	\$12,968.98	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%	\$7,310.25	78%
June	43	\$54,378.04	\$20,391.79	\$33,986.25	62%	\$1,355.01	91%
July	22	\$10,390.12	\$3,667.28	\$6,722.84	65%	\$243.85	95%
August							
September							
October							
November							
December							
Grand Total	366	\$892,124.57	\$219,175.69	\$672,948.88	72%	\$53,988.76	87%

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	\$59,099.67	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 – 7/31/2025

OCEAN COUNTY INSURANCE FUND COMMISSION

Provider	Bill Count	Allowed Amount
ARMC ANESTHESIOLOGISTS	1	\$177,915.00
HACKENSACK UNIVERSITY MEDICAL CENTE	27	\$151,519.80
COMMUNITY MEDICAL CENTER	21	\$90,053.78
ORTHO NJ LLC	196	\$72,378.29
GARDEN STATE MEDICAL CENTER	43	\$45,065.91
HACKENSACK MERIDIAN TEAM HEALTH	182	\$42,809.99
NORTHERN MONMOUTH REG SURGERY	4	\$38,310.33
KESSLER INSTITUTE	126	\$38,253.56
MANCHESTER SURGERY CENTER, SF	10	\$37,646.50
MONMOUTH SOUTHERN CAMPUS	2	\$35,943.02

COUNTY OF OCEAN LEGACY

Provider	Bill Count	Allowed Amount
MANCHESTER SURGERY CENTER, SF	2	\$24,256.75
GARDEN STATE MEDICAL CENTER	24	\$19,479.07
ORTHO NJ LLC	48	\$18,421.15
NORTHERN MONMOUTH REG SURGERY	6	\$17,070.00
PHYSICIANS SURGERY CENTER, SF	1	\$14,256.00
LAKEWOOD SURGERY CENTER	4	\$13,656.00
MSC GROUP INC	6	\$10,455.22
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$8,639.80
THOMPSON HEALTHCARE & SPORTS MEDIC	48	\$7,672.70
ROTHMAN INSTITUTE OF NEW JERSEY	18	\$7,291.82



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	4	11	3	21
August				
September				
October				
November				
December				
Grand Total	22	96	6	127

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: August 15, 2025
DATE OF MEETING: August 26, 2025

OCIFC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949
Michael Brosnan Law Enforcement Consultant Office: 732-736-5243 mbrosnan@jamontgomery.com	P.O. Box 99106 Camden, NJ 08101	Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738

JULY - AUGUST 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 10:** Attended the OCIFC Claims Committee meeting.
- **July 17:** Attended the OCIFC meeting.
- **August 14:** Attended the OCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 26:** Plan to attend the OCIFC meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- Fatigue in the Workplace – Best Practices
- Shift Briefing Effectiveness
- Lightning - PEOSH Safety & Health Alert # 38

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. (August through October 2025 Live Training Schedules and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

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

- 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](#).

Please Note: If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

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

(*) **In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

(**) **PLEASE NOTE (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student **MUST** have access to a computer or device with a working **Camera** and **Microphone**.

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

August through October 2025 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
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	12:30 – 2:30 pm
8/28/25	Flagger Skills and Safety	10:30 - 11:30 am
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
9/17/25	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	Chipper Safety	8:30 - 9:30 am
9/19/25	Chainsaw Safety	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	The Power of Collaboration Parts 1 & 2 (Atlantic)*	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
9/24/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and 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
10/1/2025	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/2025	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/2025	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/2025	Bloodborne Pathogens	10:00 - 11:00 am
10/2/2025	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/2/2025	Asbestos Awareness	4:00 - 6:00 pm
10/3/2025	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/3/2025	Fire Safety	10:00 - 11:00 am
10/3/2025	Driving Safety Awareness	1:30 - 3:00 pm
10/6/2025	Flagger Skills and Safety	8:30 - 9:30 am
10/6/2025	Chipper Safety	10:00 - 11:00 am
10/6/2025	Introduction to Communication Skills (Zoom Meeting)**	10:00 - 12:00 pm
10/6/2025	Chainsaw Safety	1:00 - 2:00 pm
10/7/2025	Mower Safety	7:30 - 8:30 am
10/7/2025	Back Safety/Material Handling	9:00 - 10:00 am
10/7/2025	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/2025	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/8/2025	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
10/8/2025	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
10/9/2025	Confined Space Entry	8:30 - 11:30 am
10/9/2025	Fall Protection Awareness	1:00 - 3:00 pm
10/10/2025	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/2025	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/10/2025	Personal Protective Equipment	1:00 - 3:00 pm
10/13/2025	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/13/2025	Asbestos Awareness	1:00 - 3:00 pm
10/14/2025	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/14/2025	Ethical Decision Making	9:00 - 11:30 am
10/14/2025	Bloodborne Pathogens	10:30 - 11:30 am
10/14/2025	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/15/2025	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/15/2025	Special Event Management (Zoom Meeting)**	1:00 - 3:00 pm
10/16/2025	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/16/2025	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
10/17/2025	Hearing Conservation	8:30 - 9:30 am
10/17/2025	Bloodborne Pathogens Administrator Training (Zoom Meeting)**	9:00 - 11:00 am
10/17/2025	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/2025	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/20/2025	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
10/20/2025	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/20/2025	Change: Embracing New Opportunities	1:00 - 2:30 pm
10/21/2025	Preparing for the Unspeakable	9:00 - 10:30 am
10/21/2025	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hr lunch brk
10/21/2025	Fire Extinguisher Safety	11:00 - 12:00 pm

10/21/2025	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/2025	Chipper Safety	8:30 - 9:30 am
10/22/2025	Chainsaw Safety	10:00 - 11:00 am
10/22/2025	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/2025	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
10/24/2025	Flagger Skills and Safety	8:30 - 9:30 am
10/24/2025	Personal Protective Equipment	10:00 - 12:00 pm
10/24/2025	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/27/2025	Confined Space Entry	8:30 - 11:30 am
10/27/2025	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/27/2025	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/28/2025	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/2025	Shop and Tool Safety	11:00 - 12:00 pm
10/28/2025	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/2025	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/2025	Fire Safety	10:30 - 11:30 am
10/29/2025	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
10/30/2025	Hearing Conservation	8:30 - 9:30 am
10/30/2025	Mower Safety	10:00 - 11:00 am
10/30/2025	Playground Safety Inspections	1:00 - 3:00 pm
10/31/2025	Disaster Management	9:00 - 10:30 am

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 cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.
- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your groups' information. *(Please Submit within 24 Hours)*

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



2025 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Driver Safety Awareness (1 hour)
 - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

**Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety](https://www.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.

RESOLUTION NO. 31-25

**OCEAN COUNTY INSURANCE FUND COMMISSION
RESOLUTION FOR CLOSED SESSION**

WHEREAS, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

WHEREAS, this public body is of the opinion that such circumstances presently exist; now, therefore,

BE IT RESOLVED by the Ocean County Insurance Fund Commission, County of Ocean, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.
2. The general nature of the subject matter to be discussed:

LITIGATION MATTERS

3. It is anticipated at this time that the above subject matter will be made public when the members of the Ocean County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately.

ADOPTED: August 26, 2025

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE-CHAIRPERSON

Appendix I

Minutes

OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING –July 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
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Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo
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	PERMA Risk Management Services Kerin Drumheiser
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	Vanguard Claims Administration Sarah Mentzer
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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Auditor	
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ALSO PRESENT:

Antoinette DePaola, Ocean County
Jennifer Doderer, Ocean County Library
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 AND CLOSED MINUTES OF JUNE 17, 2025

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 17, 2025

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

MOTION TO APPROVE THE CLOSED MINUTES OF JUNE 17, 2025

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported that the Safety Committee and Accident Review Committee last met on June 10. Mr. Prince advised the next Safety Committee Meeting was scheduled for September 9 at 1:30 via zoom. Mr. Prince said the agenda would be distributed prior to the meeting and would be held virtually. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on July 10 and reviewed the PARS and SARS in detail. Ms. Drumheiser advised motions were made to recommend approval to the Commissioners for all of the claims presented. 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 July 10, 2025.

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

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had one action item, and the rest were informational items.

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 June. Executive Director said there were (4) four 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 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met virtually on June 13, 2025 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE was scheduled to meet on Thursday, September 25, 2025, virtually.

NJCE JIF RENEWAL TIMELINE: Executive Director referred to a copy of the NJCE Renewal Timeline which was included in the agenda. Executive Director explained the timeline included the NJCE renewal process with specific target dates. Executive Director said he hoped for a very good budget this year, as the marketplace seemed to calm down a little bit, but they just had to worry about any upcoming storms.

2025 NJCE BEST PRACTICES WORKSHOP: Executive Director said as we previously reported, the NJCE Best Practices Workshop would be hosted this fall virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. Executive Director noted John Geaney, Esq. of Capehart Scatchard would be the keynote speaker, and a number of County representatives have volunteered to participate in presentations.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. Executive Director stated as of April 30, 2025 there was a statutory surplus of \$1,872,920. Executive Director said there was a cash balance of \$28,803,160. 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 March Financial Fast Track was included in the agenda. Executive Director said as of March 31, 2025 the NJCE had a surplus of \$14,462,452. Executive Director noted the total cash amount was \$26,561,374 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 REPORT: Executive Director reviewed the Expected Loss Ratio Analysis for the month of April, which was included in the agenda.

AUGUST MEETING: Executive Director reminded everyone the August meeting was changed to Tuesday, August 26, 2025 at 10:00 a.m. In response to Executive Director's inquiry, Ms. Dodd advised the room was reserved and the change of date was advertised.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the July Bills List, Resolution 29-25, in the amount of \$1,834,807.82.

MOTION TO APPROVE RESOLUTION 29-25 JULY BILLS LIST

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

Ms. Tarrant advised the April financial reports were also included in the agenda and mentioned we were ahead of where we were over the past three years. Ms. Tarrant noted the legacy claims were slowly going down and we are not seeing as many as in the past.

CLAIMS ADMINISTRATOR: Ms. Gallo said since we have completed the first half of the year, she was going to review the year-to-date figures for the Insurance Commission and Legacy Claims as noted below.

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	1,202	\$2,816,619.35	\$629,284.22	\$1,871,955.36	66%	\$38,073.01	92%

Legacy	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	342	\$881,166.79	\$215,426.77	\$665,739.98	74%	\$19,907.77	85%

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

NJCE SAFETY DIRECTOR: Mr. Prince advised the June through July 2025 Risk Control Activities were included in the agenda. Mr. Prince reported we included all of our training opportunities in July, August, and September. Mr. Prince referred to a copy of the Expo Schedule and said as he described in the past the expos are in-person training opportunities held around the State to give employees hands-on training that they would otherwise get in another format.

Mr. Prince also advised that a Leadership Skills Program was being offered, and the agenda included a flyer outlining the program and the topics covered. He reported that a session was scheduled for November 13 and 14 at the Toms River Fire Academy.

Mr. Prince advised the Safety Grant deadline was approaching fast, on Friday, August 1. He noted that some submissions have already been received and requested that any additional submissions be forwarded to him by the deadline.

Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported she was involved with a minor engine fire on a boat and a new boat being added or renovated.

Ms. Sander reminded everyone to reach out to her if they need any assistance with the renewal applications. She mentioned that she is available to participate in a Teams meeting or assist via screen sharing. Ms. Sander also noted that this offer applies to all members of the Commission.

Ms. Sander also mentioned they were monitoring the movement of the Board of Social Services and other County offices into the Cooper Avenue location. She noted she would be available to look at any certificates, review any leases that may involve subletting or anything else like that. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik advised he did not have a report this month.

Correspondence Made Part of Minutes

OLD BUSINESS:

NEW BUSINESS:

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

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

Mr. Greitz advised the next meeting was scheduled for Tuesday, August 26, 2025.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:21 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary