

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 18, 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: September 18, 2025
10:00 A.M.

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: August 26, 2025, Open Minutes.....Appendix I**
August 26, 2025, Closed Minutes.....sent via e-mail

- ☐ **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 September 11, 2025 (*Roll call Vote*)**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 2-10

- ☐ **TREASURER – Julie Tarrant**
Resolution 32-25, September Bills List – *Motion (Roll Call Vote)*..... Page 11
Treasurer Monthly ReportsPages 12-13

- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX**
Monthly Reports.....Pages 14-17

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 18-25

- ☐ **RISK MANAGERS REPORT – Conner Strong & Buckelew**
Monthly Report..... 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 33-25 Closed Session (if needed)Page 26

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, October 16, 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: September 18, 2025

Memo to: Commissioners of the Ocean County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **RFP for Professional Services** – The Insurance Commission Service Agreements for the Actuary, Auditor, Commission Attorney, Treasurer, Special Conflict Litigation, and Third-Party Administration Services expire as of December 31, 2025. The Fund Office will issue draft copies of the RFP's and send to the Commission Attorney for review and approval before they are advertised.
 - ☐ **Motion to authorize the Fund Office to advertise Request for Proposals for the positions of Actuary, Auditor, Commission Attorney, Special Conflict Litigation, Treasurer and Third-Party Administration Services**
- ☐ **Certificate of Insurance Issuance Report (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of August. There were (5) five certificate of insurances issued during the month of August.
 - ☐ **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 5-6)** – Included in the agenda on pages 5-6 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2025** there is a surplus of **\$1,759,851**. 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 **June 30, 2025** is **\$890,696**. The total cash amount is **\$31,196,194**.
- ☐ **NJCE Property & Casualty Financial Fast Track** – The NJCE Financial Fast Track is not available this month and will appear in the next agenda.
- ☐ **Claims Tracking Reports (Pages 7-8)** – The claims tracking reports are on pages 7-8 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of June 30, 2025 with the Commission.
- ☐ **2026 Renewal** – The 2026 renewal process began the beginning of August with a deadline to complete by September 5. The Fund Office and Risk Manager is following up for any outstanding items.

- ❑ **2025 Property & Casualty Assessments** – This is a reminder the third assessment payment for 2025 is due on October 15, 2025. The Fund Office e-mailed the Statement of Accounts to the member entities. Checks can be made payable to the Ocean County Insurance Fund Commission and should be sent to Julie Tarrant, Treasurer.
- ❑ **2025 Best Practice Workshop (Pages 9-10)** - We previously reported the NJCE Best Practices Workshop will be hosted this fall virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. An e-mail invitation was sent out on September 4, 2025. A copy of the invitation is included in the agenda on pages 9 and 10.
- ❑ **2026 Pre-Renewal Webinar** – As a reminder the NJCE Underwriting Manager is hosting a 2026 pre-renewal Webinar on September 22, at 10 a.m. It is not too late to register! If you need assistance, please contact the Fund Office for assistance. The presentation and a recording of the webinar will be made available on njce.org following the event.
- ❑ **2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 110th annual conference is scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 19. We encourage our commissioners to attend.
- ❑ **2024 Report of Audit** – The auditor, Bowman and Company, LLP, will present the 2024 Report at our next meeting.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 8/1/2025 To 9/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - Ocean County Board of Health	401 East State Street Trenton, NJ 08625	RE: CEHA Grant 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 the CEHA grant.	8/15/2025 #5619961	GL AU EX WC OTH
H - Colliers Engineering & Design I - County of Ocean	101 Crawfords Corner Road, Suite 3400 Holmdel, NJ 07733	RE: Ocean County Library Staff 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 work performed in the Stafford Library at Southern Service Center by Ocean County Library staff.	8/15/2025 #5619969	GL AU EX WC OTH
H - Newport Construction I - County of Ocean	5032 Marlton Pike Pennsauken, NJ 08109	RE: Ocean County Library Staff 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 work performed in the Stafford Library at Southern Service Center by Ocean County Library staff.	8/15/2025 #5619970	GL AU EX WC OTH
H - NJ TRANSIT Local Programs and I - County of Ocean	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: SY 2026 NJ-JARC Round 12 grant program (July 1, 2025- June 30, 2026) NJ TRANSIT, the State of New Jersey, and any other party of interest designed by NJ TRANSIT are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2026 NJ-JARC Round 12 grant program (July 1, 2025- June 30, 2026).	8/27/2025 #5640259	GL AU EX WC OTH
H - Seacrest Pines Homeowners I - County of Ocean	Association, Inc & Realty Solutions 1 Fox Run Blvd Barnegat, NJ 08005	RE: Ocean County Library 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 the Ocean County Library's participation in events during the current calendar year.	8/27/2025 #5640264	GL AU EX WC OTH
Total # of Holders: 5				

OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,307,669	7,836,726	48,399,418	56,236,144
2.	CLAIM EXPENSES					
		Paid Claims	902,478	3,682,294	12,067,258	15,749,551
		Case Reserves	(399,460)	1,368,505	11,089,133	12,457,638
		IBNR	1,133,719	805,124	14,979,288	15,784,413
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	(63,477)	(154,688)	(2,608,769)	(2,763,457)
	TOTAL CLAIMS		1,573,260	5,701,235	35,526,910	41,228,145
3.	EXPENSES					
		Excess Premiums	373,886	2,234,027	12,469,966	14,703,993
		Administrative	51,109	313,446	1,872,497	2,185,943
	TOTAL EXPENSES		424,995	2,547,473	14,342,463	16,889,936
4.	UNDERWRITING PROFIT (1-2-3)		(690,586)	(411,982)	(1,469,955)	(1,881,937)
5.	INVESTMENT INCOME		113,079	616,503	2,134,589	2,751,093
6.	PROFIT (4 + 5)		(577,507)	204,521	664,634	869,155
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		303,175	303,175	587,521	890,696
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		(274,332)	507,696	1,252,155	1,759,851
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy Account		7,652	65,825	414,016	479,841
	2021		140,868	754,934	(3,700,148)	(2,945,213)
	2022		(424,762)	(909,325)	(780,078)	(1,689,404)
	2023		(193,431)	(121,361)	3,409,900	3,288,539
	2024		223,698	206,635	1,908,463	2,115,098
	2025		(28,358)	510,987		510,987
TOTAL SURPLUS (DEFICITS)			(274,332)	507,696	1,252,153	1,759,849
TOTAL CASH						31,196,194

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	44,201	589,605	5,145,063	5,734,667
	Case Reserves	(43,906)	(868,318)	3,969,734	3,101,416
	IBNR	(117,579)	(548,895)	2,048,135	1,499,240
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	41,344	148,685	(610,181)	(461,496)
TOTAL FY 2021 CLAIMS		(75,941)	(678,924)	10,552,751	9,873,827
FUND YEAR 2022					
	Paid Claims	397,512	1,501,548	4,595,508	6,097,055
	Case Reserves	(147,823)	11,784	4,144,943	4,156,728
	IBNR	148,691	(493,916)	2,085,455	1,591,539
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	76,085	62,969	(598,527)	(535,557)
TOTAL FY 2022 CLAIMS		474,465	1,082,385	10,227,379	11,309,764
FUND YEAR 2023					
	Paid Claims	106,002	416,804	1,585,196	2,002,000
	Case Reserves	(144,286)	574,310	1,656,952	2,231,262
	IBNR	359,885	(635,940)	3,529,260	2,893,320
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	8,176	36,301	(517,696)	(481,396)
TOTAL FY 2023 CLAIMS		329,777	391,475	6,253,712	6,645,187
FUND YEAR 2024					
	Paid Claims	302,270	921,048	741,491	1,662,539
	Case Reserves	(289,550)	617,076	1,317,503	1,934,579
	IBNR	(206,604)	(1,610,015)	7,316,438	5,706,424
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	75,079	118,678	(882,365)	(763,687)
TOTAL FY 2024 CLAIMS		(118,806)	46,787	8,493,068	8,539,855
FUND YEAR 2025					
	Paid Claims	52,493	253,290		253,290
	Case Reserves	226,106	1,033,653		1,033,653
	IBNR	949,326	4,093,890		4,093,890
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(264,160)	(521,321)		(521,321)
TOTAL FY 2025 CLAIMS		963,765	4,859,512	0	4,859,512
COMBINED TOTAL CLAIMS		1,573,260	5,701,235	35,526,910	41,228,145
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.					

Ocean County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2025

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	0	0	0	1	0	1
June-25	0	0	0	1	1	2
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$184,613
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$0	\$0	\$2	\$378,400	\$378,402
June-25	\$0	\$0	\$0	\$2	\$369,224	\$369,226
NET CHGE	\$0	\$0	\$0	\$0	(\$9,176)	(\$9,176)
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
May-25	3	78	19	57	30	187
June-25	3	77	22	50	34	186
NET CHGE	0	-1	3	-7	4	-1
Limited Reserves						\$9,595
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$85,504	\$395,533	\$640,163	\$606,850	\$55,678	\$1,783,728
June-25	\$85,504	\$391,986	\$637,575	\$596,992	\$72,636	\$1,784,694
NET CHGE	\$0	(\$3,547)	(\$2,588)	(\$9,857)	\$16,958	\$966
Ltd Incurred	\$415,120	\$650,861	\$717,426	\$618,270	\$618,270	\$3,019,946
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	0	2	0	4	8	14
June-25	0	2	0	4	9	15
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$5,006
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$206,692	\$0	\$48,538	\$16,997	\$272,227
June-25	\$0	\$2,352	\$0	\$48,137	\$24,596	\$75,086
NET CHGE	\$0	(\$204,339)	\$0	(\$402)	\$7,600	(\$197,141)
Ltd Incurred	\$67,529	\$270,425	\$7,716	\$64,442	\$64,442	\$474,553
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	42	61	32	59	57	251
June-25	41	59	33	59	66	258
NET CHGE	-1	-2	1	0	9	7
Limited Reserves						\$36,869
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$3,213,511	\$3,590,713	\$1,388,991	\$1,512,565	\$258,501	\$9,964,280
June-25	\$3,169,604	\$3,404,982	\$1,298,863	\$1,240,823	\$397,947	\$9,512,219
NET CHGE	(\$43,906)	(\$185,731)	(\$90,128)	(\$271,742)	\$139,446	(\$452,061)
Ltd Incurred	\$8,338,716	\$8,485,260	\$2,995,424	\$2,808,447	\$2,808,447	\$25,436,294
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	45	141	51	121	95	453
June-25	44	138	55	114	110	461
NET CHGE	-1	-3	4	-7	15	8
Limited Reserves						\$25,469
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
May-25	\$3,299,015	\$4,192,937	\$2,029,154	\$2,167,955	\$709,576	\$12,398,637
June-25	\$3,255,108	\$3,799,320	\$1,936,439	\$1,885,954	\$864,403	\$11,741,224
NET CHGE	(\$43,906)	(\$393,617)	(\$92,715)	(\$282,001)	\$154,827	(\$657,412)
Ltd Incurred	\$8,821,365	\$9,567,072	\$3,727,275	\$3,507,378	\$3,491,159	\$29,114,250

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF June 30, 2025

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		54	MONTH TARGETED	Last Month		53	MONTH TARGETED	Last Year		42	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-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%	96.73%	415,120	415,120	76.73%	96.63%	348,162	348,162	64.35%	93.46%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	94.56%	67,529	67,529	90.58%	94.26%	67,529	67,529	90.58%	90.21%
WORKER'S COMP	5,014,620	8,568,510	8,338,716	166.29%	99.70%	8,568,216	8,568,216	170.86%	99.66%	8,763,156	8,533,362	170.17%	98.92%
TOTAL ALL LINES	5,814,848	9,051,159	8,821,365	151.70%	99.37%	9,050,865	9,050,865	155.65%	99.32%	9,178,847	8,949,053	153.90%	98.34%
NET PAYOUT %	\$5,846,207			100.54%									

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		42	MONTH TARGETED	Last Month		41	MONTH TARGETED	Last Year		30	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-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	650,861	650,861	107.78%	93.46%	652,871	652,871	108.12%	92.99%	704,388	704,388	116.65%	85.57%
POL/EPL	382,687	645,000	645,000	168.55%	93.46%	62,000	62,000	16.20%	92.99%	0	0	0.00%	85.57%
AUTO LIABILITY	132,715	270,425	270,425	203.76%	90.21%	270,425	270,425	203.76%	89.77%	64,580	64,580	48.66%	82.91%
WORKER'S COMP	7,209,432	8,628,949	8,485,260	117.70%	98.92%	8,626,759	8,626,759	119.66%	98.81%	7,114,843	6,971,154	96.69%	96.57%
TOTAL ALL LINES	8,589,655	10,355,761	10,212,072	118.89%	98.19%	9,772,580	9,772,580	113.77%	98.04%	7,883,811	7,740,122	90.11%	95.20%
NET PAYOUT %	\$6,055,345			70.50%									

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

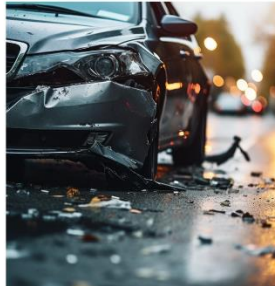
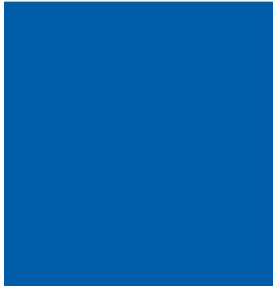
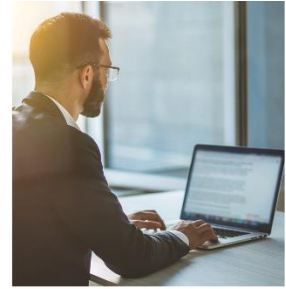
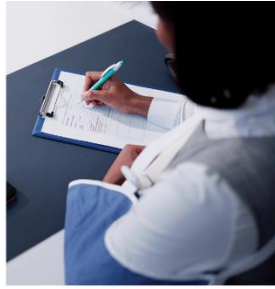
2023	Budget	Current		30	MONTH TARGETED	Last Month		29	MONTH TARGETED	Last Year		18	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	97.09%
GEN LIABILITY	619,000	717,426	717,426	115.90%	85.57%	716,412	716,412	115.74%	84.65%	288,575	288,575	46.62%	71.16%
POL/EPL	342,000	515,490	515,490	150.73%	85.57%	416,793	416,793	121.87%	84.65%	0	0	0.00%	71.16%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	82.91%	7,716	7,716	6.43%	82.02%	10,703	10,703	8.92%	66.43%
WORKER'S COMP	8,198,000	3,009,968	2,995,424	36.54%	96.57%	3,009,968	3,009,968	36.72%	96.21%	2,596,306	2,581,762	31.49%	86.31%
TOTAL ALL LINES	9,538,000	4,257,309	4,242,765	44.48%	95.38%	4,157,599	4,157,599	43.59%	94.97%	2,895,584	2,881,040	30.21%	84.83%
NET PAYOUT %	\$2,011,503			21.09%									

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		18	MONTH TARGETED	Last Month		17	MONTH TARGETED	Last Year		6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	280,797	16,220	16,220	5.78%	97.09%	16,220	16,220	5.78%	96.87%	0	0	0.00%	45.00%
GEN LIABILITY	634,000	618,270	618,270	97.52%	71.16%	626,798	626,798	98.86%	69.55%	77,460	77,460	12.22%	19.00%
POL/EPL	364,000	67,723	67,723	18.61%	71.16%	108,860	108,860	29.91%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	134,000	64,442	64,442	48.09%	66.43%	64,442	64,442	48.09%	64.31%	5,132	5,132	3.83%	20.00%
WORKER'S COMP	8,639,000	2,817,821	2,808,447	32.51%	86.31%	2,794,380	2,794,380	32.35%	84.23%	798,509	789,135	9.13%	14.00%
TOTAL ALL LINES	10,051,797	3,584,475	3,575,101	35.57%	84.84%	3,610,700	3,610,700	35.92%	82.86%	881,101	871,727	8.67%	15.44%
NET PAYOUT %	\$1,634,999			16.27%									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		6	MONTH TARGETED	Last Month		5	MONTH TARGETED	Last Year		-6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	292,000	378,585	378,585	129.65%	45.00%	378,485	378,485	129.62%	37.00%			N/A	N/A
GEN LIABILITY	651,000	88,085	88,085	13.53%	19.00%	63,185	63,185	9.71%	14.00%			N/A	N/A
POL/EPL	386,000	176,700	176,700	45.78%	19.00%	0	0	0.00%	14.00%			N/A	N/A
AUTO LIABILITY	151,000	29,016	29,016	19.22%	20.00%	21,142	21,142	14.00%	15.00%			N/A	N/A
WORKER'S COMP	9,031,000	629,294	629,294	6.97%	14.00%	447,141	447,141	4.95%	9.00%			N/A	N/A
TOTAL ALL LINES	10,511,000	1,301,680	1,301,680	12.38%	15.44%	909,953	909,953	8.66%	10.36%	0	0	N/A	N/A
NET PAYOUT %	\$231,347			2.20%									



DATE:

Thursday, October 30, 2025

[SAVE MY SPOT](#)

TIME:

9:30AM – 12:30PM EDT

ABOUT THE WEBINAR:

Session #1 – Workers' Compensation: What's New

- Stay ahead of emerging trends and updates shaping the future of workers' comp. Presented by:
 - John Geaney, Esq.
- **Panel Discussion:** Following the presentation, experts will discuss strategies to reduce costs and “return to work” programs. Panelists include:
 - John Geaney, Esq. – Shareholder & Co-Chair, Capehart Scatchard
 - Janette Kessler – Safety & Risk Manager, Atlantic County Utilities Authority
 - Antoinette DePaola, JD, CPM – Division of Safety & Risk Management, Ocean County
 - Kerin Drumheiser – Senior Associate Claim Consultant, PERMA Risk Management

Session #2 – Motor Vehicle Crashes Mitigation

- Learn proven management approaches that improve safety and minimize exposure. Presented by:
 - Keith Hummel & Harry Earle

Session #3 – A Day in the Life of a County Risk Manager

- Gain a first-hand perspective on challenges, solutions and lessons learned in today's risk landscape. Presented by:
 - Edward Cooney, MBA, CCIC
- **Panel Discussion:** Following the presentation, experts will discuss how to maximize the use of your current vendors and tackle unexpected events as a County Risk Manager. Panelists include:
 - Edward Cooney, MBA, CCIC – Partner, Managing Account Executive, Conner Strong & Buckelew
 - Ashley Buono, Esq. – Burlington County Solicitor
 - Edmund Shea – Risk Manager, Hudson County

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 32-25

September 2025

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Ocean County Insurance Fund Commission, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and”

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM SERVICES FOR 09/25 INV QL25-0810	25,809.17 25,809.17
PERMA RISK MANAGEMENT SERVICES PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/25 EXECUTIVE DIRECTOR 09/25	3.70 15,216.83 15,220.53
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 09/25	1,846.08 1,846.08
JULIE N. TARRANT	TREASURER FEE 09/25	460.66 460.66
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 262926 FOR 07/25	1,749.15 1,749.15
HENRY J. MANCINI & ASSOCIATES, INC	08/25 PROPERTY APPRAISAL	20,250.00 20,250.00
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618287 09/25	3,539.33 3,539.33
	Total Payments FY 2025	68,874.92
	TOTAL PAYMENTS ALL FUND YEARS	68,874.92

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: June										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	4,197.47	3,380.10	1,505.58	85,604.33	1,711.08	9,114.33	7,565.79	0.00	0.00	113,078.68
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4,197.47	3,380.10	1,505.58	85,604.33	1,711.08	9,114.33	7,565.79	0.00	0.00	113,078.68
Other *	0.00	0.00	0.00	0.00	0.00	71,354.33	0.00	0.00	0.00	71,354.33
TOTAL	4,197.47	3,380.10	1,505.58	85,604.33	1,711.08	80,468.66	7,565.79	0.00	0.00	184,433.01
EXPENSES										
Claims Transfers	0.00	34,479.52	205,015.63	662,982.68	0.00	0.00	0.00	0.00	0.00	902,477.83
Expenses	0.00	0.00	0.00	0.00	0.00	56,073.81	0.00	0.00	0.00	56,073.81
Other *	0.00	0.00	0.00	0.00	0.00	317,674.37	0.00	0.00	0.00	317,674.37
TOTAL	0.00	34,479.52	205,015.63	662,982.68	0.00	373,748.18	0.00	0.00	0.00	1,276,226.01
END BALANCE	1,333,053.40	84,715.30	273,132.02	26,381,616.16	(1,862,962.90)	2,583,860.80	2,402,777.90	0.00	0.00	31,196,192.68

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	June			
CURRENT FUND YEAR	2025			
Description: Investors Admin		Investors Claim	Investors Legacy Claims	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$32,287,986.65	29,214,512.36	584,982.30	2,488,491.99
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$113,078.66	\$102,024.59	\$1,664.21	\$9,389.86
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	\$113,078.66	\$102,024.59	\$1,664.21	\$9,389.86
9 Deposits - Purchases	\$71,846.15	\$491.82	\$0.00	\$71,354.33
10 (Withdrawals - Sales)	-\$1,276,717.83	-\$56,073.81	-\$902,969.65	-\$317,674.37
Ending Cash & Investment Balance	\$31,196,193.63	\$29,260,954.96	-\$316,323.14	\$2,251,561.81
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$655,071.27	\$0.00	\$357,336.99	\$297,734.28
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$31,851,264.90	\$29,260,954.96	\$41,013.85	\$2,549,296.09



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	270	\$257,529.22	\$85,565.16	\$167,553.82	65%	\$2,410.24	90%
September							
October							
November							
December							
Grand Total	1,657	\$3,233,337.03	\$1,085,641.19	\$2,147,695.84	66%	\$46,726.25	88%

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	46	\$216,247.12	\$58,255.54	\$141,841.24	66%	\$16,150.34	89%
September							
October							
November							
December							
Grand Total	366	\$1,108,371.69	\$277,431.23	\$830,940.46	75%	\$70,139.10	88%

2024 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	26	\$128,021.64	\$27,055.70	\$100,965.94	79%	\$14,981.11	99%
February	8	\$11,018.52	\$3,098.43	\$7,920.09	72%	\$1,276.19	100%
March	19	\$9,529.58	\$5,211.14	\$4,318.44	45%	\$663.35	92%
April	64	\$463,665.03	\$137,897.36	\$325,767.67	70%	\$51,052.14	78%
May	41	\$53,523.48	\$16,801.92	\$36,721.56	69%	\$3,777.96	90%
June	28	\$174,935.11	\$79,418.79	\$95,516.32	55%	\$6,440.41	93%
July	42	\$164,491.44	\$32,285.44	\$130,206	79%	\$21,023.94	100%
August	82	\$161,860.88	\$39,126.62	\$122,734.26	76%	\$8,645.29	87%
September	46	\$114,835.92	\$55,736.25	\$590,99.67	51%	\$3,200.12	89%
October	38	\$89,555.91	\$12,193.82	\$77,362.09	86%	\$4,425.36	92%
November	73	\$114,401.57	\$30,563.63	\$83,837.94	73%	\$15,090.83	92%
December	59	\$65,159.38	\$15,879.69	\$49,279.69	76%	\$2,644.63	88%
Grand Total	526	\$1,550,998.46	\$455,268.79	\$1,034,630.00	67%	\$133,221.33	92%



Top 10 Providers

1/1/2025 – 8/31/2025

OCEAN COUNTY INSURANCE FUND COMMISSION

Provider Name	Bill Count	Allowed Amount
COMMUNITY MEDICAL CENTER	25	96539.78
ORTHO NJ LLC	230	81735.87
HMH HOSPITALS CORPORATION	17	65789.57
HACKENSACK MERIDIAN TEAM HEALTH	244	53232.04
NORTHERN MONMOUTH REG SURGERY	6	53125.33
GARDEN STATE MEDICAL CENTER	43	44810.63
KESSLER INSTITUTE FOR REHABILITATION	161	44491.86
JERSEY SHORE UNIV MED CT	2	42042.84
MONMOUTH SOUTHERN CAMPUS	3	38201.46
MANCHESTER SURGERY CENTER	10	37646.5

COUNTY OF OCEAN LEGACY

Provider Name	Bill Count	Allowed Amount
MANCHESTER SURGERY CENTER	2	24256.75
GARDEN STATE MEDICAL CENTER	29	23181.6
THOMAS JEFFERSON UNIV HOSP	1	21253.26
ORTHO NJ LLC	56	19999.81
SHORE MEDICAL CENTER	2	18144.11
NORTHERN MONMOUTH REG SURGERY	6	17070
PHYSICIANS SURGERY CENTER, SF	1	14256
LAKEWOOD SURGERY CENTER	4	13656
MSC GROUP INC	9	13142.69
NEUROPHYSIOLOGIC INTERPRETIVE	1	8639.8



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	3	14	0	17
September				
October				
November				
December				
Grand Total	25	110	6	144

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

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: September 10, 2025
DATE OF MEETING: September 18, 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

AUGUST – SEPTEMBER 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 26:** Attended the OCIFC meeting.
- **September 3:** Conducted a loss control visit at the OCIFC Parks Department.
- **September 9:** Attended the OCIFC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 10:** Plan to conduct a loss control visit at the OCIFC Department of Juvenile Services.
- **September 11:** Plan to attend the OCIFC Claims Committee meeting.
- **September 18:** 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://njice.org/safety/safety-bulletins/>.

- Safety Recall Alert - Werner Multi-Purpose Ladders
- Cut-Off Saws - Best Practices
- National Preparedness Month - Best Practices

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. (September 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](#).



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.

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

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

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group 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 group's 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 17 th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2 nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30 th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18 th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8 th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16 th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
October 23 rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
November 7 th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

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://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. 33-25

**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: September 18, 2025

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

Appendix I

Minutes

OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING –August 26, 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 (<i>arrived 10:25 a.m.</i>)
Michelle I. Gunther	Present
Frank Sadeghi (Alternate)	Present(<i>arrived 10:25 a.m.</i>)

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo
	PERMA Risk Management Services 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 Sahradek, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince
Auditor	

ALSO PRESENT:

Antoinette DePaola, Ocean County
Brian Wilkie, Esq., Ocean County Board of Education
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 17, 2025

MOTION TO APPROVE THE OPEN MINUTES OF JULY 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 driving safety topics were discussed. Mr. Prince noted the next meeting was scheduled for September 9 at 1:30 pm. Mr. Prince noted we plan to discuss our training schedule, resources, future loss control visits, safety grant funding and the most commonly cited PEOSH citation we see. Mr. Prince said the agenda would go out by the end of the week. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on August 14 and reviewed the PARS and SARS in detail. Ms. Drumheiser advised there was an add-on item which would require discussion in closed session. Ms. Drumheiser recommended delaying the motion for approval of the PARS until after closed session so that all items could be addressed together. It was agreed all PARS would be approved after closed session. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had a brief report today with one action item.

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 July. Executive Director said there were (3) three 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 was scheduled to meet on Thursday, September 25, 2025, virtually.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director stated as of May 31,

2025 there was a statutory surplus of \$2,034,183. Executive Director said there was a cash balance of \$32,287,987 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 May Financial Fast Track was included in the agenda. Executive Director said as of May 31, 2025 the NJCE had a surplus of \$14,191,741. Executive Director noted the total cash amount was \$29,734,979. 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.

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

2026 RENEWAL: Executive Director reported the annual underwriting process was launched from Origami on August 1 and the deadline to complete the renewal was September 5. Executive Director noted members would complete the Optional Ancillary Coverage Application online via Broker Buddah as they did in the past. Ms. DePaola advised all of the County applications were completed. Ms. Sander stated she would follow up with the other member entities.

OCEAN COUNTY MEMBERSHIP IN THE NJCE: Executive Director advised 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. Executive Director said he appreciated the County’s continued confidence in the program and thanked everyone for their continued support.

2026 PRE-RENEWAL PRESENTATION: Executive Director reported Ms. Dodd sent out an e-mail with information regarding the 2026 Pre-Renewal Webinar. Executive Director said the information was being displayed on the screen and the webinar was scheduled for Monday, September 22, 2025 at 10:00 a. m. Executive Director advised the Underwriting Manager would cover the current state of the market and anticipated program changes.

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 August Bills List, Resolution 30-25, in the amount of \$49,215.86.

MOTION TO APPROVE RESOLUTION 30-25 AUGUST BILLS LIST

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

Ms. Tarrant referred to the Treasurer’s reports included in the agenda with the current balances and expenditures for each type of insurance. Ms. Tarrant noted we are finding the legacy claims are going down a little bit, which is a good thing.

CLAIMS ADMINISTRATOR: Ms. Gallo referred to the reports in the agenda and reviewed the figures for the month of July for the Insurance Commission and Legacy Claims as noted below.

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
July	185	\$159,188.46	\$55,412.04	\$103,776.42	65%	\$1,369.32	87%

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Legacy							
July	22	\$10,390.12	\$3,667.28	\$6,722.84	65%	\$243.85	95%

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 July through August 2025 Risk Control Activities were included in the agenda. Mr. Prince reported we included all of our training opportunities through November, and they were added to njce.org with all of our video briefings and written programs. This will also be a topic at our Safety Committee meeting to talk to the group about written program review for the end of the year just to make sure that our departments know what PEOSH is focusing on with written programs throughout the state. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported she had nothing to report other than she sent out the endorsement for the addition of the 2002 Safe Boat Defender. Ms. Sander provided a brief overview of the coverage and the premium. Ms. Sander advised the insurance company, Intact, would like to come out and do an inspection of some of the vessels and she received the contact information from Ms. DePaola. Ms. Sander said she was also available to assist any departments with the renewal information. Ms. Sander also said thank you very much for getting the information on the new Board of Ed building. We have confirmed that the building is indeed covered by the Board of Education. There was some back and forth with their agent regarding the specifics of the coverage, but we now feel comfortable that it's in place. We'll need to keep track of any changes to the lease conditions, in particular, if they ever drop coverage on the building, we'll need to step in and add it ourselves. The key date to watch is January 27th, or when their last tenant vacates, whichever is later. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik advised he did not have anything for open, however there was one PAR to discuss in closed session. Ms. Benson said she had something to add and noted the fixed assets appraisals were well underway, with a good number completed. Ms. Benson noted there were some challenges due to limited information in Origami compared to what was previously available. This required us to dig a bit deeper to find background information on several buildings, but we were able to resolve. Ms. DePaola advised she shared the information with the Planning Department, who was responsible for updating information in Origami. Ms. Sander commented that her office did supply the public protection classes.

Correspondence Made Part of Minutes

OLD BUSINESS:

August 26, 2025

Ocean County Insurance Fund Commission

OPEN Minutes

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

CLOSED SESSION: Mr. Greitz advised there was a need for closed Session and presented Resolution 31-25, Resolution for Closed Session.

MOTION FOR EXECUTIVE SESSION

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

MOTION TO ACCEPT THE CLAIMS COMMITTEE'S RECOMMENDATIONS AND THE ONE DISCUSSED IN CLOSED SESSION AS PRESENTED

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

Mr. Sadeghi and Mr. Fiure joined the meeting at this time.

Mr. Greitz advised the next meeting was scheduled for Thursday, September 18, 2025.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:32 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary