

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 Sahradnik, 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:

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