

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
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
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.

CLAIMSTRACKING 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