

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 16, 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: October 16, 2025  
10:00 A.M.**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: September 18, 2025, Open Minutes.....Appendix I**
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **TREASURER – Julie Tarrant**
  - Resolution **33-25**, October Bills List – *Motion (Roll Call Vote)*..... Page 4
  - Treasurer Monthly Reports .....Pages 5-6
  
- ☐ **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 October 9, 2025 (*Roll call Vote*)**
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....Pages 7-22
  
- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX**
  - Monthly Reports.....Pages 23-26
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 27-34
  
- ☐ **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 **35-25** Closed Session (if needed) .....Page 35

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: Friday, November 21, 2025, 1:30 p.m.**

## OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: October 16, 2025

Memo to: Commissioners of the Ocean County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2024 Audit Report (Pages 7-9)** - The Auditor's Report as of December 31, 2024, has been sent under separate cover to the Fund Commissioners and Commission Treasurer. Bowman and Company, LLP will participate in the meeting to review the audit. We will be seeking approval of the 2024 Audit from the Commissioners at the meeting. Included in the agenda on pages 7-9 is Resolution 34-25, Certification of Annual Audit Report for Period ending December 31, 2024, along with the Group Affidavit Form.

- ☐ **Motion to approve Resolution 34-25, Certification of Annual Audit Report for Period Ending December 31, 2024**

- ☐ **Certificate of Insurance Issuance Report (Page 10)** – Included in the agenda on page 10 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were (6) six certificate of insurances issued during the month of September.

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

- ☐ **New Jersey Counties Excess Joint Insurance Fund (Pages 11-12)** - The NJCE last met on Thursday, September 25, 2025. A written summary report of the meeting is included in the agenda on pages 11-12. The NJCE is scheduled to meet virtually on Thursday, October 23, 2025 at 9:30 a.m.

- ☐ **2026 Pre-Renewal Webinar (Pages 13-15)** – The NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22<sup>nd</sup>. A copy of the presentation was sent under separate cover and a recording of the webinar will be uploaded to the NJCE website. Attached on pages 13-15 is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal.

- ☐ **OCIFC Financial Fast Track (Pages 16-17)** – Included in the agenda on pages 16-17 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2025** there is a surplus of **\$2,043,150**. There was a gain of \$179,000 in surplus for July bringing the total increase since January 1 to \$687,000. 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 **July 31, 2025** is **\$994,562**. The total cash amount is **\$28,999,521**.

- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 18-20)** - Included in the agenda on pages 18-20 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2025** the Fund has a surplus of **\$15,741,748**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is **\$27,953,511**.

**Claims Tracking Reports (Pages 21-22)** – The claims tracking reports are on pages 21-22 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of July 31, 2025 with the Commission.

**2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 110th Annual Conference will be held from Tuesday, November 18 through Thursday, November 20, 2025 at the Atlantic City Convention Center in Atlantic City. Please join us at the Annual Reception held at the Legacy Lounge at Bally's Atlantic City at 6:00 p.m. on Wednesday, November 19. We look forward to seeing everyone there. No RSVP is required.

# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 33-25

October 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>Invoice Amount</u>
QUAL-LYNX	CLAIM SERVICES FOR 10/25 INV QL25-0886	25,809.17 <b>25,809.17</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/25	2.96
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/25	15,216.83 <b>15,219.79</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 10/25	1,846.08 <b>1,846.08</b>
JULIE N. TARRANT	TREASURER FEE 10/25	460.66 <b>460.66</b>
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES INV 263365 FOR 08/25	2,127.45 <b>2,127.45</b>
INTEGRA REALTY RESOURCES	09/25 PROPERTY APPRAISALS	36,000.00 <b>36,000.00</b>
HENRY J. MANCINI & ASSOCIATES, INC	09/25 PROP. APPRAISALS 9 LOCATIONS	20,250.00
HENRY J. MANCINI & ASSOCIATES, INC	9/25 PROPERTY APPRAISAL BLDG 114	2,250.00 <b>22,500.00</b>
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618288 10/25	3,539.33 <b>3,539.33</b>
	<b>Total Payments FY 2025</b>	<b>\$107,502.48</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$107,502.48</b>

\_\_\_\_\_  
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: July										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
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	4,273.94	3,349.53	1,152.01	85,179.91	1,742.25	8,310.84	7,703.62	0.00	0.00	111,712.10
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4,273.94	3,349.53	1,152.01	85,179.91	1,742.25	8,310.84	7,703.62	0.00	0.00	111,712.10
Other *	243,124.17	11,943.21	0.00	0.00	0.00	2,961.07	0.00	0.00	0.00	258,028.45
TOTAL	247,398.11	15,292.74	1,152.01	85,179.91	1,742.25	11,271.91	7,703.62	0.00	0.00	369,740.55
EXPENSES										
Claims Transfers	237,301.74	215,555.00	60.37	152,441.15	0.00	0.00	0.00	0.00	0.00	605,358.26
Expenses	0.00	0.00	0.00	0.00	1,785,736.00	49,071.82	0.00	0.00	0.00	1,834,807.82
Other *	0.00	0.00	0.00	0.00	0.00	126,246.81	0.00	0.00	0.00	126,246.81
TOTAL	237,301.74	215,555.00	60.37	152,441.15	1,785,736.00	175,318.63	0.00	0.00	0.00	2,566,412.89
END BALANCE	1,343,149.77	(115,546.96)	274,223.66	26,314,354.92	(3,646,956.65)	2,419,814.08	2,410,481.52	0.00	0.00	28,999,520.34

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
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	\$31,196,193.63	29,260,954.96	- 316,323.14	2,251,561.81
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	\$111,712.12	\$100,222.76	\$2,529.51	\$8,959.85
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	\$111,712.12	\$100,222.76	\$2,529.51	\$8,959.85
9 Deposits - Purchases	\$1,534,060.71	\$21,099.64	\$1,510,000.00	\$2,961.07
10 (Withdrawals - Sales)	-\$3,842,445.15	-\$3,344,807.82	-\$371,390.52	-\$126,246.81
Ending Cash & Investment Balance	\$28,999,521.31	\$26,037,469.54	\$824,815.85	\$2,137,235.92
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$533,677.66	\$2,074.83	\$258,233.22	\$273,369.61
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$29,533,198.97	\$26,039,544.37	\$1,083,049.07	\$2,410,605.53

<b>RESOLUTION 34-25</b>
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**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2024**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2024 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

**WHEREAS**, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and



**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 16, 2025.

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Robert A. Greitz, Chairperson

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF BOARD OF FUND COMMISSIONERS**

**of the**  
**OCEAN COUNTY INSURANCE FUND COMMISSION**

We members of the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2024.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

**GENERAL COMMENTS – RECOMMENDATIONS**

\_\_\_\_\_  
(L.S.) Michael J. Fiure

\_\_\_\_\_  
(L.S.) Michelle I. Gunther

\_\_\_\_\_  
(L.S.)

Attest:

\_\_\_\_\_  
ROBERT A. GREITZ  
Chairperson

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

**Important:** This certificate must be sent to the Division of Local Government Services, CN 803,  
Trenton, NJ 08625

# Ocean County Insurance Commission – SIR

## Certificate of Insurance Monthly Report

From 9/1/2025 To 9/30/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Monmouth University I - Ocean County Board of Health	400 Cedar Avenue West Long Branch, NJ 07764	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: WISE Health Program The Certificate Holder, its trustees, officers, directors, agents, employees and students are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/2/2025 #5649091	GL AU EX WC OTH
H - Alzheimer's New Jersey I - Rowan College at Burlington County	425 Eagle Rock Avenue, Suite 203 Roseland, NJ 07068	RE: Annual Alzheimer's Walk 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 participating in the annual Alzheimer's Walk event.	9/5/2025 #5657453	GL AU EX WC OTH
H - Borough of South Toms River I - County of Ocean	19 Double Trouble Road South Toms River, NJ 08757	Evidence of insurance as respects to event at Mathis Plaza	9/16/2025 #5667708	GL AU EX WC OTH
H - The Seacrest Pines HOA I - County of Ocean	1 Fox Run Blvd Barnegat Barnegat, NJ 08005	Evidence of insurance as respects to Seacrest Pines Senior Expo taking place during the current policy period.	9/16/2025 #5667711	GL AU EX WC OTH
H - Borough of South Toms River I - County of Ocean	19 Double Trouble Road South Toms River, NJ 08757	Evidence of insurance as respects to event at Mathis Plaza October 17, 2024, 11am-4pm	9/16/2025 #5667736	GL AU EX WC OTH
H - State of New Jersey Department I - County of Ocean	of Environmental Protection PO Box 420 428 East State Street Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract.	9/26/2025 #5755859	GL AU EX WC OTH
<b>Total # of Holders: 6</b>				



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** September 25, 2025

**Memo to:** Fund Commissioners  
Ocean County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** NJCE JIF September Report

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**Executive Directors Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

**December 31, 2024 Audit:** The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/17/25 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

**Renewal Timeline:** Submitted for information was the annual timeline for the NJCE renewal process with specific target dates as well as the Underwriting Manager's memo on the 2026 renewal.

**Underwriting Data Collection:** The 2026 renewal process began on August 1<sup>st</sup> with a deadline to complete by September 5<sup>th</sup>. The Fund office will be following up with members and/or risk managers to have the exposure data completed. Most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

**NJCE Committees:**

**Finance Sub Committee:** This committee is scheduled to meet on October 17<sup>th</sup> at 11am via Zoom to discuss the 2026 preliminary budget.

**NJCE Safety Committee:** The Safety Committee met on Monday September 15<sup>th</sup> at 10:00am via Zoom; submitted for information were the minutes from the meeting. The next meeting is scheduled for Monday, December 8<sup>th</sup> at 10am via Zoom.

**2025 Safety Grant Program:** As a reminder, the 2025 grant program has contributions from Safety National and Munich RE in the amounts of \$75,000 and \$15,000 respectively, for a total grant amount of \$90,000. Safety Director submitted a memo noting the submissions received totaled \$123,782.12. The Board of Fund Commissioners authorized a "one-time" additional contribution of \$33,782.12 to supplement the grant funds. Monies are available in the 2025 budget to fund this additional contribution.

**Professional Services:**

**Purchasing Thresholds:** The QPA has notified the Fund that the state has increased its minimum bid and quote thresholds. The Board of Fund Commissioners adopted a resolution increasing the bid threshold.

**Professional Services:** Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2025. The Fund Office in conjunction with NJCE Fund Attorney and QPA will start the procurement process in October.

**Claims Resolution Corporation (CRC):** Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth's TPA services with the data transition expected to be completed by August 2025. During Executive Session, Executive Director provided an update on the data transition by CRC.

**Membership Inquiry:** Executive Director received a membership inquiry from Bergen County. The Fund Office will work with the Underwriting Manager to review and provide any additional information at the next meeting.

**Financial Fast Track:** Submitted for information was the Financial Fast Track as of June 30, 2025 reflecting a statutory surplus of \$15.7 million.

**Expected Loss Ratio Report:** Submitted for information was the Expected Loss Ratio as of June 30, 2025.

**Membership Renewal:** The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2025. To date, the Counties of Ocean and Mercer have renewed their membership with the NJCE JIF.

**2025 NJCE Best Practices Workshop:** The NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30am to 12:30pm. Mr. John Geaney of Capehart Scatchard will be the keynote speaker and several County representatives have volunteered to participate in presentations. An invitation to register was distributed on September 4<sup>th</sup> and we encourage all members and professionals to attend.

**2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 110th annual conference is scheduled for November 18<sup>th</sup> through November 20<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 19<sup>th</sup>. This year's program will be "Local Government Risk Management" and we encourage commissioners to attend.

**Underwriting Manager Report**

Underwriting Manager reported preliminary discussions on the 2026 Renewal will be in the coming month and would provide an update (if any) at the next meeting on the renewal. In addition, Underwriting Manager held a 2026 pre-renewal webinar on September 22<sup>nd</sup> at 10am. The presentation and a recording of the webinar will be uploaded to [njce.org](http://njce.org).

**Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from June to September 2025 and bulletins that were distributed, available training sessions through November 2025, and information on the 2025 MSI-NJCE Expo.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of August 2025.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Thursday October 23, 2025 at 9:30AM virtually.

# Memorandum

NJCE Underwriting Manager Team

CONNER  
STRONG &  
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2026 renewal.

## Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.



# Memorandum

NJCE Underwriting Manager Team

CONNER  
STRONG &  
BUCKLEW

## Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

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# Conner Strong & Buckelew

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OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,306,121	9,142,846	48,399,418	57,542,264
2.	CLAIM EXPENSES					
		Paid Claims	593,415	4,275,709	12,067,258	16,342,966
		Case Reserves	(84,275)	1,284,230	11,089,133	12,373,363
		IBNR	390,196	1,195,320	14,979,288	16,174,608
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	(84,298)	(238,986)	(2,608,769)	(2,847,755)
	TOTAL CLAIMS		815,038	6,516,272	35,526,910	42,043,183
3.	EXPENSES					
		Excess Premiums	372,338	2,606,365	12,469,966	15,076,331
		Administrative	51,024	364,470	1,872,497	2,236,967
	TOTAL EXPENSES		423,362	2,970,835	14,342,463	17,313,298
4.	UNDERWRITING PROFIT (1-2-3)		67,721	(344,261)	(1,469,955)	(1,814,216)
5.	INVESTMENT INCOME		111,712	728,215	2,134,589	2,862,804
6.	PROFIT (4 + 5)		179,433	383,954	664,634	1,048,588
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	303,175	691,387	994,562
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		179,433	687,129	1,356,021	2,043,150
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy Account		7,002	72,828	414,016	486,844
	2021		1,693	756,628	(3,700,148)	(2,943,520)
	2022		22,219	(887,106)	(780,078)	(1,667,184)
	2023		26,577	(94,784)	3,409,900	3,315,116
	2024		28,400	235,035	2,012,329	2,247,364
	2025		93,542	604,529		604,529
TOTAL SURPLUS (DEFICITS)			179,433	687,129	1,356,019	2,043,148
TOTAL CASH						28,999,521

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	18,509	608,114	5,145,063	5,753,177
	Case Reserves	134,466	(733,853)	3,969,734	3,235,882
	IBNR	(152,975)	(701,870)	2,048,135	1,346,265
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	148,685	(610,181)	(461,496)
TOTAL FY 2021 CLAIMS		(0)	(678,924)	10,552,751	9,873,827
FUND YEAR 2022					
	Paid Claims	33,790	1,535,338	4,595,508	6,130,846
	Case Reserves	137,652	149,436	4,144,943	4,294,379
	IBNR	(171,442)	(665,358)	2,085,455	1,420,097
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	62,969	(598,527)	(535,557)
TOTAL FY 2022 CLAIMS		(0)	1,082,385	10,227,379	11,309,764
FUND YEAR 2023					
	Paid Claims	215,691	632,495	1,585,196	2,217,691
	Case Reserves	(214,586)	359,724	1,656,952	2,016,676
	IBNR	(1,105)	(637,045)	3,529,260	2,892,215
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	36,301	(517,696)	(481,396)
TOTAL FY 2023 CLAIMS		(0)	391,475	6,253,712	6,645,187
FUND YEAR 2024					
	Paid Claims	19,450	940,497	741,491	1,681,989
	Case Reserves	(18,724)	598,352	1,317,503	1,915,855
	IBNR	(726)	(1,610,740)	7,316,438	5,705,698
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	118,678	(882,365)	(763,687)
TOTAL FY 2024 CLAIMS		0	46,787	8,493,068	8,539,855
FUND YEAR 2025					
	Paid Claims	305,974	559,264		559,264
	Case Reserves	(123,082)	910,571		910,571
	IBNR	716,444	4,810,334		4,810,334
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(84,298)	(605,619)		(605,619)
TOTAL FY 2025 CLAIMS		815,038	5,674,549	0	5,674,549
COMBINED TOTAL CLAIMS		815,038	6,516,272	35,526,910	42,043,183
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	June 30, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,210,290	21,301,052	326,407,524	347,708,576
2.	CLAIM EXPENSES				
	Paid Claims	395,960	2,815,354	23,673,763	26,489,118
	Case Reserves	144,269	(2,735,607)	15,868,519	13,132,914
	IBNR	(724,084)	874,491	17,187,288	18,061,778
	Discounted Claim Value	214,389	104,837	(4,295,909)	(4,191,073)
	Excess Recoveries	694,743	1,056,065	(1,147,062)	(90,997)
	TOTAL CLAIMS	725,277	2,115,139	51,286,599	53,401,739
3.	EXPENSES				
	Excess Premiums	786,008	14,558,644	236,578,246	251,136,890
	Administrative	236,684	1,369,548	23,142,827	24,512,375
	TOTAL EXPENSES	1,022,693	15,928,192	259,721,073	275,649,265
4.	UNDERWRITING PROFIT (1-2-3)	1,462,320	3,257,721	15,399,852	18,657,572
5.	INVESTMENT INCOME	87,686	510,572	3,281,155	3,791,727
6.	PROFIT (4+5)	1,550,007	3,768,293	18,681,007	22,449,299
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	1,550,007	3,768,293	11,973,456	15,741,748
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	314	1,872	70,386	72,258
	2011	787	6,116	391,132	397,248
	2012	725	7,251	486,042	493,293
	2013	1,817	14,851	1,118,179	1,133,030
	2014	5,152	21,226	1,923,686	1,944,912
	2015	6,673	24,927	1,313,021	1,337,948
	2016	13,590	257,839	1,508,680	1,766,519
	2017	256,851	292,582	2,562,938	2,855,520
	2018	24,792	126,949	2,445,415	2,572,364
	2019	(33,860)	(121,793)	2,073,713	1,951,920
	2020	278,757	656,566	167,484	824,050
	2021	79,200	211,040	(672,764)	(461,724)
	2022	(789,344)	(485,820)	1,243,729	757,909
	2023	139,595	1,203,629	(4,462,718)	(3,259,089)
	2024	(151,948)	(428,244)	1,804,532	1,376,288
	2025	1,716,907	1,979,301		1,979,301
TOTAL SURPLUS (DEFICITS)		1,550,007	3,768,293	11,973,455	15,741,748
TOTAL CASH					27,953,511

NEW JERSEY COUNTIES EXCESS JIF					
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 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	2,755	19,403	1,785,983	1,805,386
	Case Reserves	(2,755)	(19,403)	112,437	93,034
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	812	1,997	(11,571)	(9,574)
TOTAL FY 2012 CLAIMS		812	1,997	1,890,529	1,892,526
FUND YEAR 2013					
	Paid Claims	570	9,094	1,153,465	1,162,559
	Case Reserves	(570)	(5,797)	434,898	429,101
	IBNR	(0)	(3,297)	17,340	14,043
	Discounted Claim Value	978	2,102	(47,302)	(45,200)
TOTAL FY 2013 CLAIMS		977	2,101	1,558,401	1,560,502
FUND YEAR 2014					
	Paid Claims	0	1,500	864,533	866,033
	Case Reserves	0	(4)	82,575	82,571
	IBNR	(1,804)	(697)	21,077	20,380
	Discounted Claim Value	399	301	(11,153)	(10,852)
TOTAL FY 2014 CLAIMS		(1,405)	1,100	957,032	958,132
FUND YEAR 2015					
	Paid Claims	637	1,774	2,473,703	2,475,477
	Case Reserves	(637)	(1,774)	597,900	596,126
	IBNR	(4,830)	(8,745)	49,975	41,230
	Discounted Claim Value	1,233	2,377	(73,534)	(71,157)
TOTAL FY 2015 CLAIMS		(3,597)	(6,368)	3,048,044	3,041,676
FUND YEAR 2016					
	Paid Claims	4,771	22,435	1,392,569	1,415,004
	Case Reserves	(4,771)	(268,850)	1,125,747	856,897
	IBNR	(10,755)	(12,084)	39,497	27,413
	Discounted Claim Value	1,915	29,046	(109,929)	(80,883)
TOTAL FY 2016 CLAIMS		(8,840)	(229,454)	2,447,884	2,218,430
FUND YEAR 2017					
	Paid Claims	0	1,210	1,585,263	1,586,473
	Case Reserves	0	(259,039)	605,912	346,874
	IBNR	(262,980)	(10,671)	43,208	32,537
	Discounted Claim Value	12,319	12,784	(54,120)	(41,336)
TOTAL FY 2017 CLAIMS		(250,661)	(255,715)	2,180,263	1,924,548

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	371	2,648	1,620,907	1,623,555
	Case Reserves	(372)	(50,149)	440,557	390,408
	IBNR	(21,039)	(46,799)	227,389	180,590
	Discounted Claim Value	3,268	9,173	(63,964)	(54,791)
TOTAL FY 2018 CLAIMS		(17,771)	(85,127)	2,224,889	2,139,762
FUND YEAR 2019					
	Paid Claims	21,009	261,841	1,373,046	1,634,887
	Case Reserves	(21,209)	(54,758)	1,250,583	1,195,825
	IBNR	71,659	(40,446)	196,568	156,122
	Discounted Claim Value	(31,777)	(9,220)	(120,133)	(129,353)
TOTAL FY 2019 CLAIMS		39,682	157,417	2,700,064	2,857,481
FUND YEAR 2020					
	Paid Claims	76,827	328,079	(181,777)	146,302
	Case Reserves	(929,506)	(1,899,881)	4,808,620	2,908,739
	IBNR	(292,782)	(403,899)	1,461,677	1,057,778
	Discounted Claim Value	180,792	315,825	(836,712)	(520,887)
	Excess Recoveries	694,743	1,056,065	(1,147,062)	(90,997)
TOTAL FY 2020 CLAIMS		(269,927)	(603,812)	4,104,746	3,500,934
FUND YEAR 2021					
	Paid Claims	6,157	28,654	3,333,352	3,362,006
	Case Reserves	(115,586)	(220,385)	2,146,382	1,925,997
	IBNR	22,134	(12,967)	1,107,209	1,094,242
	Discounted Claim Value	14,901	34,284	(425,157)	(390,873)
TOTAL FY 2021 CLAIMS		(72,394)	(170,414)	6,161,786	5,991,372
FUND YEAR 2022					
	Paid Claims	270,957	431,938	1,517,476	1,949,414
	Case Reserves	1,118,079	1,140,800	993,800	2,134,600
	IBNR	(567,777)	(1,076,569)	2,943,881	1,867,312
	Discounted Claim Value	(23,702)	37,997	(478,087)	(440,090)
TOTAL FY 2022 CLAIMS		797,557	534,165	4,977,070	5,511,235
FUND YEAR 2023					
	Paid Claims	0	122,047	5,267,964	5,390,011
	Case Reserves	(4,506)	(1,047,984)	1,324,351	276,367
	IBNR	(179,205)	(338,456)	5,533,584	5,195,128
	Discounted Claim Value	54,485	122,501	(906,005)	(783,504)
TOTAL FY 2023 CLAIMS		(129,226)	(1,141,892)	11,219,894	10,078,002
FUND YEAR 2024					
	Paid Claims	11,906	1,586,194	577,421	2,163,615
	Case Reserves	53,603	(917,382)	1,839,730	922,348
	IBNR	82,887	(315,689)	5,539,202	5,223,513
	Discounted Claim Value	13,322	144,361	(1,147,621)	(1,003,260)
TOTAL FY 2024 CLAIMS		161,717	497,484	6,808,732	7,306,216
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	52,500	869,000		869,000
	IBNR	440,407	3,144,809		3,144,809
	Discounted Claim Value	(14,554)	(598,725)		(598,725)
TOTAL FY 2025 CLAIMS		478,353	3,415,084	0	3,415,084
COMBINED TOTAL CLAIMS		725,277	2,115,139	51,286,600	53,401,739
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 \$90,997 due from the reinsurer for COVID-19 WC claims.					

# Ocean County Insurance Commission

## CLAIM ACTIVITY REPORT

July 31, 2025

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	0	0	0	1	1	2
July-25	0	0	0	0	0	0
<b>NET CHGE</b>	0	0	0	-1	-1	-2
Limited Reserves						<b>\$0</b>
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	\$0	\$0	\$0	\$2	\$500	\$502
July-25	\$0	\$0	\$0	\$0	\$125,601	\$125,601
<b>NET CHGE</b>	\$0	\$0	\$0	(\$2)	\$125,101	\$125,099
Ltd Incurred	\$0	\$70,437	\$6,710	\$10,396	\$0	\$87,542
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	3	77	22	50	34	186
July-25	3	76	17	45	43	184
<b>NET CHGE</b>	0	-1	-5	-5	9	-2
Limited Reserves						<b>\$9,665</b>
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	\$85,504	\$391,986	\$637,575	\$596,992	\$72,636	\$1,784,694
July-25	\$85,504	\$386,794	\$630,053	\$599,056	\$77,029	\$1,778,436
<b>NET CHGE</b>	\$0	(\$5,192)	(\$7,522)	\$2,064	\$4,393	(\$6,258)
Ltd Incurred	\$415,120	\$645,773	\$712,903	\$621,083	\$621,083	\$3,015,964
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	0	2	0	4	9	15
July-25	0	1	0	3	8	12
<b>NET CHGE</b>	0	-1	0	-1	-1	-3
Limited Reserves						<b>\$6,006</b>
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	\$0	\$2,352	\$0	\$48,137	\$24,596	\$75,086
July-25	\$0	\$0	\$0	\$44,295	\$27,776	\$72,072
<b>NET CHGE</b>	\$0	(\$2,352)	\$0	(\$3,842)	\$3,180	(\$3,014)
Ltd Incurred	\$67,529	\$268,072	\$7,716	\$60,600	\$60,600	\$464,517
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	41	59	33	59	66	258
July-25	39	59	33	57	76	264
<b>NET CHGE</b>	-2	0	0	-2	10	6
Limited Reserves						<b>\$36,286</b>
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	\$3,169,604	\$3,404,982	\$1,298,863	\$1,240,823	\$397,947	\$9,512,219
July-25	\$3,150,378	\$3,422,969	\$1,284,625	\$1,213,083	\$508,415	\$9,579,469
<b>NET CHGE</b>	(\$19,227)	\$17,987	(\$14,238)	(\$27,739)	\$110,468	\$67,251
Ltd Incurred	\$8,567,793	\$8,679,296	\$3,007,797	\$2,827,921	\$2,827,921	\$25,910,728
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	44	138	55	114	110	461
July-25	42	136	50	105	127	460
<b>NET CHGE</b>	-2	-2	-5	-9	17	-1
Limited Reserves						<b>\$25,121</b>
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
June-25	\$3,255,108	\$3,799,320	\$1,936,439	\$1,885,954	\$495,679	\$11,372,500
July-25	\$3,235,882	\$3,809,763	\$1,914,678	\$1,856,435	\$738,821	\$11,555,578
<b>NET CHGE</b>	(\$19,227)	\$10,443	(\$21,761)	(\$29,519)	\$243,142	\$183,077
Ltd Incurred	\$9,050,442	\$9,663,578	\$3,735,126	\$3,520,000	\$3,509,605	\$29,478,751



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

**CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current		55	MONTH TARGETED	Last Month		54	MONTH TARGETED	Last Year		43	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-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%	96.81%	415,120	415,120	76.73%	96.73%	348,162	348,162	64.35%	93.91%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	94.86%	67,529	67,529	90.58%	94.56%	67,529	67,529	90.58%	90.64%
WORKER'S COMP	5,014,620	8,567,793	8,567,793	170.86%	99.74%	8,568,510	8,568,510	170.87%	99.70%	8,687,195	8,457,401	168.65%	99.02%
TOTAL ALL LINES	5,814,848	9,050,442	9,050,442	155.64%	99.41%	9,051,159	9,051,159	155.66%	99.37%	9,102,885	8,873,091	152.59%	98.47%
NET PAYOUT %	\$5,940,818				102.17%								

**CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

2022	Budget	Current		43	MONTH TARGETED	Last Month		42	MONTH TARGETED	Last Year		31	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	
PROPERTY	260,954	70,437	70,437	26.99%	100.00%	160,526	160,526	61.52%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	645,773	645,773	106.94%	93.91%	650,861	650,861	107.78%	93.46%	734,047	734,047	121.56%	86.42%
POL/EPL	382,687	645,000	645,000	168.55%	93.91%	62,000	62,000	16.20%	93.46%	0	0	0.00%	86.42%
AUTO LIABILITY	132,715	268,072	268,072	201.99%	90.64%	270,425	270,425	203.76%	90.21%	64,580	64,580	48.66%	83.75%
WORKER'S COMP	7,209,432	8,679,296	8,679,296	120.39%	99.02%	8,628,949	8,628,949	119.69%	98.92%	7,153,134	7,009,445	97.23%	96.90%
TOTAL ALL LINES	8,589,655	10,308,578	10,308,578	120.01%	98.33%	9,772,761	9,772,761	113.77%	98.19%	7,951,761	7,808,071	90.90%	95.59%
NET PAYOUT %	\$6,014,199				70.02%								

**CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

2023	Budget	Current		31	MONTH TARGETED	Last Month		30	MONTH TARGETED	Last Year		19	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	97.40%
GEN LIABILITY	619,000	712,903	712,903	115.17%	86.42%	717,426	717,426	115.90%	85.57%	287,489	287,489	46.44%	72.70%
POL/EPL	342,000	515,490	515,490	150.73%	86.42%	416,793	416,793	121.87%	85.57%	0	0	0.00%	72.70%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	83.75%	7,716	7,716	6.43%	82.91%	10,703	10,703	8.92%	68.41%
WORKER'S COMP	8,198,000	3,007,797	3,007,797	36.69%	96.90%	3,009,968	3,009,968	36.72%	96.57%	2,627,254	2,612,710	31.87%	88.04%
TOTAL ALL LINES	9,538,000	4,250,615	4,250,615	44.57%	95.76%	4,158,613	4,158,613	43.60%	95.38%	2,925,446	2,910,902	30.52%	86.50%
NET PAYOUT %	\$2,233,940				23.42%								

**CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

2024	Budget	Current		19	MONTH TARGETED	Last Month		18	MONTH TARGETED	Last Year		7	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	
PROPERTY	280,797	10,396	10,396	3.70%	97.40%	16,220	16,220	5.78%	97.09%	0	0	0.00%	53.00%
GEN LIABILITY	634,000	621,083	621,083	97.96%	72.70%	618,270	618,270	97.52%	71.16%	86,374	86,374	13.62%	25.00%
POL/EPL	364,000	67,723	67,723	18.61%	72.70%	123,860	123,860	34.03%	71.16%	0	0	0.00%	25.00%
AUTO LIABILITY	134,000	60,600	60,600	45.22%	68.41%	64,442	64,442	48.09%	66.43%	6,790	6,790	5.07%	25.00%
WORKER'S COMP	8,639,000	2,827,921	2,827,921	32.73%	88.04%	2,817,821	2,817,821	32.62%	86.31%	864,874	855,500	9.90%	19.00%
TOTAL ALL LINES	10,051,797	3,587,723	3,587,723	35.69%	86.52%	3,640,613	3,640,613	36.22%	84.84%	958,038	948,664	9.44%	20.63%
NET PAYOUT %	\$1,671,868				16.63%								

**CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION**

2025	Budget	Current		7	MONTH TARGETED	Last Month		6	MONTH TARGETED	Last Year		-5	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	
PROPERTY	292,000	378,086	378,086	129.48%	53.00%	500	500	0.17%	45.00%			N/A	N/A
GEN LIABILITY	651,000	100,278	100,278	15.40%	25.00%	88,085	88,085	13.53%	19.00%			N/A	N/A
POL/EPL	386,000	179,200	179,200	46.42%	25.00%	0	0	0.00%	19.00%			N/A	N/A
AUTO LIABILITY	151,000	32,257	32,257	21.36%	25.00%	29,016	29,016	19.22%	20.00%			N/A	N/A
WORKER'S COMP	9,031,000	794,677	794,677	8.80%	19.00%	629,294	629,294	6.97%	14.00%			N/A	N/A
TOTAL ALL LINES	10,511,000	1,484,498	1,484,498	14.12%	20.62%	746,895	746,895	7.11%	15.44%	0	0	N/A	N/A
NET PAYOUT %	\$286,263				2.72%								



## 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	197	\$385,067.40	\$100,871.20	\$275,526.26	72%	\$8,669.94	87%
October							
November							
December							
<b>Grand Total</b>	<b>1,854</b>	<b>\$3,618,404.43</b>	<b>\$1,186,512.39</b>	<b>\$2,423,222.10</b>	<b>67%</b>	<b>\$55,396.19</b>	<b>88%</b>

### 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%
<b>Grand Total</b>	<b>1974</b>	<b>\$3,334,962.91</b>	<b>\$1,154,515.29</b>	<b>\$2,180,447.62</b>	<b>65%</b>	<b>\$228,578.16</b>	<b>95%</b>





## 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	4	\$1,197.00	\$544.97	\$652.03	54%	\$117.37	100%
October							
November							
December							
<b>Grand Total</b>	<b>370</b>	<b>\$1,109,568.69</b>	<b>\$277,976.20</b>	<b>\$831,592.49</b>	<b>75%</b>	<b>\$70,256.47</b>	<b>89%</b>

### 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%
<b>Grand Total</b>	<b>526</b>	<b>\$1,550,998.46</b>	<b>\$455,268.79</b>	<b>\$1,034,630.00</b>	<b>67%</b>	<b>\$133,221.33</b>	<b>92%</b>



**Top 10 Providers**  
**1/1/2025 – 9/30/2025**

**OCEAN COUNTY INSURANCE FUND COMMISSION**

Provider Name	Bill Count	QualCare Allowed Amount
ATLANTICARE REGIONAL MEDICAL CENTER	1	\$ 177,915.00
ORTHO NJ LLC	272	\$ 103,253.19
COMMUNITY MEDICAL CENTER	27	\$ 99,833.07
HMH HOSPITALS CORPORATION	18	\$ 66,917.73
JERSEY SHORE UNIV MED CT	3	\$ 62,400.22
OCEAN MEDICAL CENTER	8	\$ 58,038.69
NORTHERN MONMOUTH REG SURGERY CENTEF	7	\$ 56,642.83
HACKENSACK MERIDIAN TEAM HEALTH	262	\$ 55,568.22
KESSLER INSTITUTE FOR REHAB	175	\$ 47,039.86
GARDEN STATE MEDICAL CENTER	43	\$ 44,810.63

**COUNTY OF OCEAN LEGACY**

Provider Name	Bill Count	QualCare Allowed Amount
MANCHESTER SURGERY CENTER, SF	2	\$ 24,256.75
GARDEN STATE MEDICAL CENTER	29	\$ 23,181.60
THOMAS JEFFERSON UNIV HOSP	1	\$ 21,253.26
ORTHO NJ LLC	58	\$ 20,295.67
SHORE MEDICAL CENTER	2	\$ 18,144.11
NORTHERN MONMOUTH REG SURGERY CENTEF	6	\$ 17,070.00
PHYSICIANS SURGERY CENTER	1	\$ 14,256.00
LAKEWOOD SURGERY CENTER	4	\$ 13,656.00
MSC GROUP INC	9	\$ 13,142.69
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$ 8,639.80



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	3	13	1	17
October				
November				
December				
<b>Grand Total</b>	<b>28</b>	<b>123</b>	<b>7</b>	<b>161</b>

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
<b>Grand Total</b>	<b>38</b>	<b>144</b>	<b>18</b>	<b>200</b>

Covid-19 Claims Reported

2024	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
March	1	0	0	1
October	1	0	0	1
<b>Grand Total</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>

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:** October 8, 2025  
**DATE OF MEETING:** October 16, 2025

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### OCIFC SERVICE TEAM

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

### SEPTEMBER - OCTOBER 2025

#### RISK CONTROL ACTIVITIES

#### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **September 10:** Conducted a loss control visit at the OCIFC Department of Juvenile Services.
- **September 11:** Attended the OCIFC Claims Committee meeting.
- **September 18:** Attended the OCIFC meeting.

#### *UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED*

- **October 9:** Plan to attend the OCIFC Claims Committee meeting.
- **October 16:** 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/>.

- Tree Risk Awareness - 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. (October through December 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](mailto:ndougherty@jamontgomery.com)).

# J.A. Montgomery

## CONSULTING

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/safety)).

**(\*) 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.

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

DATE	CLASS TOPIC	TIME
10/8/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	8:30 -10:30 am
10/8/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
10/9/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/9/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/10/25	<a href="#">Heavy Equipment Safety: General Safety</a>	7:30 - 9:30 am
10/10/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
10/10/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/13/25	<a href="#">School Safety &amp; Regulatory Awareness Training</a>	8:30 - 11:30 am
10/13/25	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
10/14/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
10/14/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
10/14/25	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/15/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
10/15/25	<a href="#">Special Event Management (Zoom Meeting)**</a>	1:00 - 3:00 pm
10/16/25	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Camden)*</a>	9:00 - 11:00 am
10/16/25	<a href="#">NJCE Expo 2025 - Excavation, Trenching, and Shoring (Bergen)*</a>	8:30 - 12:30 pm
10/16/25	<a href="#">NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*</a>	8:30 - 12:30 pm
10/16/25	<a href="#">NJCE Expo 2025 - Flagger Work Zone Safety (Bergen)*</a>	8:30 - 12:30 pm
10/16/25	<a href="#">NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Bergen)*</a>	8:30 - 11:30 am
10/17/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/17/25	<a href="#">Bloodborne Pathogens Administrator Training (Zoom Meeting)**</a>	9:00 - 11:00 am
10/17/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/20/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
10/20/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
10/20/25	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
10/20/25	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/20/25	<a href="#">Change: Embracing New Opportunities</a>	1:00 - 2:30 pm



10/21/25	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting)**</a>	9:00 - 4:00 pm w/1 hr lunch brk
10/21/25	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
10/21/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
10/22/25	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/22/25	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
10/22/25	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
10/22/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
10/23/25	<a href="#">NJCE Expo 2025 - Excavation, Trenching, and Shoring (Atlantic)*</a>	8:30 - 12:30 pm
10/23/25	<a href="#">NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*</a>	8:30 - 12:30 pm
10/23/25	<a href="#">NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Atlantic)*</a>	8:30 - 11:30 am
10/24/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
10/24/25	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
10/24/25	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/27/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/27/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/27/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
10/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/28/25	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
10/28/25	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
10/29/25	<a href="#">Fire Safety</a>	10:30 - 11:30 am
10/29/25	<a href="#">Microlearning Theory and Practice (Zoom Meeting)**</a>	1:00 - 3:00 pm
10/30/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/30/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/30/25	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
10/31/25	<a href="#">Disaster Management</a>	9:00 - 10:30 am
11/3/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
11/3/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
11/3/25	<a href="#">NJCE - The Power of Collaboration Parts 1 &amp; 2 (Middlesex)*</a>	9:00 - 1:00 pm
11/4/25	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
11/4/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/4/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
11/4/25	<a href="#">Leaf Collection Safety Awareness</a>	10:00 - 12:00 pm
11/4/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/5/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
11/5/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
11/5/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/5/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/6/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
11/6/25	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
11/6/25	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/7/25	<a href="#">Introduction to Understanding Conflict (Zoom Meeting) **</a>	10:00 - 12:00 pm
11/7/25	<a href="#">NJCE EXPO 25: Excavation, Trenching, and Shoring (Gloucester)*</a>	8:30 - 12:30 pm
11/7/25	<a href="#">NJCE EXPO 25: Fast Track to Safety (HazCom/BBP/Fire Safety/Driving Safety (Gloucester)*</a>	8:30 - 12:30 pm
11/7/25	<a href="#">NJCE EXPO 25: Flagger Work Zone Safety (Gloucester)*</a>	8:30 - 12:30 pm
11/7/25	<a href="#">NJCE EXPO 25: Practical Leadership - 21 Irrefutable Laws (Gloucester)*</a>	8:30 - 11:30 am
11/10/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
11/10/25	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
11/10/25	<a href="#">Chipper Safety</a>	10:30 - 11:30 am



11/10/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/10/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/12/25	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
11/12/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	9:00 - 12:00 am
11/12/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/13/25	<a href="#">Hearing Conservation</a>	7:30 - 8:30 am
11/13/25	<a href="#">Flagger Skills and Safety</a>	9:00 - 10:00 am
11/13/25	<a href="#">Fire Safety</a>	10:30 - 11:30 am
11/14/25	<a href="#">Fall Protection Awareness</a>	8:30 - 10:00 am
11/14/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:30 - 12:00 pm
11/14/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/17/25	<a href="#">Fire Extinguisher Safety</a>	7:30 - 8:30 am
11/17/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
11/17/25	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/21/25	<a href="#">Accident Investigation (Zoom Meeting) **</a>	8:00 - 10:00 am
11/21/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
11/21/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
11/21/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
11/24/25	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/24/25	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
11/24/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
11/24/25	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/25/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
11/25/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/25/25	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm
11/25/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
12/1/25	<a href="#">Heavy Equipment Safety: General Safety</a>	8:30 - 10:30 am
12/1/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
12/2/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
12/2/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
12/2/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/2/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
12/3/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
12/3/25	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/4/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
12/4/25	<a href="#">High Performing Teams (Zoom Meeting)**</a>	9:00 - 11:00 am
12/5/25	<a href="#">Fire Extinguisher Safety</a>	8:00 - 9:00 am
12/5/25	<a href="#">Fire Safety</a>	9:30 - 10:30 am
12/5/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
12/5/25	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
12/8/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
12/8/25	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
12/8/25	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm
12/8/25	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	12:00 - 1:00 pm
12/8/25	<a href="#">Sanitation and Recycling Safety</a>	1:00 - 3:00 pm
12/9/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/9/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am

12/9/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
12/9/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
12/10/25	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
12/10/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	9:30 - 12:30 pm
12/10/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/11/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 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 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 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 7th	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](mailto:ndougherty@jamontgomery.com) with any questions.

**RESOLUTION NO. 35-25**

**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: October 16, 2025**

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**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

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## **Appendix I**

### *Minutes*

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES**

**MEETING –September 18, 2025**

**10:00 a.m.**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

Antoinette DePaola, Ocean County  
Tristin J. Collins, Ocean County  
Jen Hagendoom, Ocean County Board of Social Services  
William Demand, Ocean County Utilities Authority  
Cathy Dodd, PERMA Risk Management Services

**September 18, 2025    Ocean County Insurance Fund Commission OPEN Minutes**

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF AUGUST 26, 2025**

**MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 26, 2025**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince reported that the Safety Committee and Accident Review Committee last met on September 9. Mr. Prince said the next meeting was scheduled for December 9 and would be the last quarterly meeting of the year. Mr. Prince advised at the recent meeting they discussed the most commonly cited PEOSH citations and noted a copy of the quarterly report from the Department of Labor was distributed at the meeting. Mr. Prince reported everyone was asked to use the report as a guide and use it as a self-assessment tool. Mr. Prince said if anyone needed any assistance to call him and he would come out and assist with any compliance. Mr. Prince asked if there were any questions and concluded his report. Chair Greitz said he wanted to thank Mr. Prince as Ms. DePaola made a request to go out and assess a particular area. He spent a few hours out there and came back with a detailed list of items we should focus on. Chair Greitz said he appreciated the effort he put into that.

**CLAIMS COMMITTEE:** Ms. Drumheiser reported the invitations for the Best Practices webinar on October 30 were sent out. Ms. Drumheiser said there was also a survey questionnaire sent to all members which was due back on September 26. Ms. Drumheiser reported the Claims Committee met on September 11 and reviewed the PARS and SARS in detail. Ms. Drumheiser advised at that time the Committee did make a recommendation to approve the claims. Ms. Drumheiser asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee's recommendation to approve the claims as presented during the Claims Committee Meeting on September 11, 2025. Ms. Drumheiser concluded her report unless there were any questions.

**MOTION TO ACCEPT THE CLAIMS COMMITTEE'S  
RECOMMENDATIONS TO APPROVE THE CLAIMS AS  
PRESENTED DURING THE CLAIMS COMMITTEE MEETING  
OF SEPTEMBER 11, 2025**

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

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had two action items in his report.

**RFP FOR PROFESSIONAL SERVICES:** Executive Director advised the Insurance Commission Service Agreements for the Actuary, Auditor, Commission Attorney, Treasurer, Special Conflict Litigation, and Third-Party Administration Services would expire as of December 31, 2025. Executive Director said his office would issue draft copies of the RFP's and send them to the Commission Attorney for review and approval before they were advertised. Chair Greitz noted the Third-Party Administrator was Qual Lynx.

**September 18, 2025    Ocean County Insurance Fund Commission OPEN Minutes**

**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**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of insurance report from the NJCE listing the certificates issued for the month of August. Executive Director said there were (5) five 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 Fiure
Second:	Commissioner Gunther
Vote	3 Ayes 0 Nays

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE was scheduled to meet on Thursday, September 25, 2025, at 9:30 a.m. virtually.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director stated as of June 30, 2025 there was a statutory surplus of \$1,759,851. Executive Director said there was a cash balance of \$31,196,194. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$890,696 of the surplus was the OCIFC's share of the NJCE equity.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the Financial Fast Track was not available and would appear in the next agenda.

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

**2025 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the third assessment payment for 2025 was due on October 15, 2025. Ms. Tarrant advised she received three payments, and she would be sending Ms. Dodd a spreadsheet.

**2025 BEST PRACTICE WORKSHOP:** Executive Director said Ms. Drumheiser mentioned the Best Practice Workshop earlier and advised John Geaney, Esq., was the keynote speaker. Executive Director noted the invitation was sent out on September 4 and a copy was included in the agenda. Executive Director encouraged everyone to attend.

**2026 PRE-RENEWAL WEBINAR:** Executive Director reported the NJCE Underwriting Manager was hosting a 2026 pre-renewal Webinar on September 22, at 10 a.m. Executive Director said it was not too late to register and if anyone needed assistance, to contact the Fund Office.



**2025 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE:** Executive Director advised the 110th annual conference was scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. Executive Director noted the MEL JIF holds its annual elected official’s seminar on November 19 and a reception in the evening.

**2024 REPORT OF AUDIT:** Executive Director reported the auditor, Bowman and Company, LLP, would present the 2024 Report at our next meeting.

Executive Director concluded his report unless there were any questions.

Chair Greitz said he noticed that one of the speakers for the Best Practice Seminar on the 30<sup>th</sup> was Ms. DePaola.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant requested a motion to approve the September Bills List, Resolution 30-25, in the amount of \$68,874.92.

**MOTION TO APPROVE RESOLUTION 30-25 SEPTEMBER BILLS LIST**

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

Ms. Tarrant referred to the Treasurer’s reports included in the agenda. Ms. Tarrant said probably at the December meeting she would present a comparison of the most recent completed month to the same month as the previous year, so you can see the trend is positive not negative. Ms. Tarrant stated she noticed the legacy claims were starting to go down quite a bit.

**CLAIMS ADMINISTRATOR:** Ms. Gallo said it was good to everyone in person. Ms. Gallo referred to the reports in the agenda and reviewed the year-to-date figures for the Insurance Commission and Legacy Claims as noted below.

Year to Date	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	1,657	\$3,233,337.03	\$1,085,641.19	\$2,147,695.84	66%	\$46,726.25	88%

Legacy Year to Date	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	366	\$1,108,371.69	\$277,431.23	\$830,940.46	75%	\$70,139.10	88%

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 August through September 2025 Risk Control Activities were included in the agenda. Mr. Prince reported we included all of our training opportunities through December 31 and encouraged all employees to review the training opportunities listed on the website and any questions could be directed to his office.

Mr. Prince said they received a couple of submissions from Ocean County for the Safety Grant. Mr. Prince noted they were having a meeting early next week and then the submissions would be presented to the NJCE for approval. Mr. Prince reported the grant is extremely popular with the members and we have exceeded the amount that we receive from the carriers so he will be requesting additional monies from the Commissioners to see if we can accommodate most of the requests.

Mr. Prince reported that he conducted two loss control visits. The first visit was to Jakes Branch Park, where he identified a few minor recommendations. He discussed these with Ms. Bavais during the visit. Mr. Prince stated that he plans to schedule additional visits to other playgrounds to review compliance with the Consumer Product Safety Commission's regulations and recommendations.

He also made a visit to Juvenile Services and brought a draft report for discussion following the meeting. Mr. Prince noted that he would follow up with Juvenile Services to ensure compliance with the recommendations provided. Mr. Prince concluded his report unless there were any questions.

**RISK MANAGERS REPORT:** Ms. Sander said she did not have anything to report except for a few stragglers on the 2026 renewal information. Ms. Sander advised she would reach out and offer her assistance. Ms. Sander concluded her report unless there were any questions.

**ATTORNEY:** Ms. Benson said they were finishing up with the fixed asset appraisals and noted this was a good collaborative effort.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Mr. Greitz advised there was no need for closed Session.

Mr. Greitz advised the next meeting was scheduled for Thursday, October 16, 2025.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:28 a.m.**

Minutes prepared by: Cathy Dodd, Assisting Secretary