

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
FRIDAY, NOVEMBER 21, 2025
1:30 P.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: November 21, 2025
1:30 P.M.

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: October 16, 2025, Open Minutes.....Appendix I**

- CORRESPONDENCE: None**

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

 - Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of November 13, 2025 (*Roll call Vote*)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 2-12

- TREASURER – Julie Tarrant**
Resolution 35-25, November Bills List – *Motion (Roll Call Vote)*Pages 13-14

- CLAIMS ADMINISTRATOR– QUAL LYNX**
Monthly Reports.....Pages 15-18

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 19-24

- 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 36-25 Closed Session (if needed)Page 25

MEETING ADJOURNMENT

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

OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: November 21, 2025
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

❑ **Certificate of Insurance Issuance Report (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of October. There was (1) one certificate of insurance issued during the month of October.

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

❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 5-8)** - The NJCE met on October 23, 2025 and a written summary report is included in the agenda on pages 5-8. The NJCE Finance Committee met on November 14 and recommended the 2026 Budget in the amount of **\$45,352,299** be presented to the Board of Commissioners for introduction. The proposed budget represents an increase of **\$1,934,473** or **4.46%** over the 2025 Assessed Budget. In addition, the Finance Sub-Committee recommended a dividend of **\$500,000** be applied to the 2026 Budget. The Committee also recommended holding a special meeting on Tuesday, January 6, 2026 at 10:30 a.m. via Zoom for the Public Hearing and adoption of the 2026 Budget. Executive Director will provide an update on the Budget Introduction at the meeting.

❑ **OCIFC Financial Fast Track** – The Financial Fast Track is not available and will appear in the next agenda.

❑ **NJCE Property & Casualty Financial Fast Track (Pages 9-11)** - Included in the agenda on pages 9-11 is a copy of the Financial Fast Track for the month of August. As of **August 31, 2025** the Fund has a surplus of **\$16,420,362**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is **\$45,102.344**.

❑ **OCIFC 2026 Budget** – The OCIFC Budget will be introduced at our next meeting on December 18, 2025. We will schedule a pre-budget meeting with the Chair and Treasurer.

❑ **2025 Best Practice Workshop** - The NJCE Best Practices Workshop was held virtually on October 30, 2025. John Geaney, Esq. of Capehart Scatchard was the keynote speaker. The session was recorded and will be posted to the NJCE website along with a copy of presentation. We would like to thank all of the Planning Committee members, speakers, panelists, and participants for their contributions to a successful event. The workshop had over 100 attendees.

❑ **Professional Services (Page 12)** – The Fund Office issued and advertised RFQ’s for professional services for Fund Year 2026. The positions include Actuary, Auditor, Commission Attorney, Treasurer, Special Conflict Litigation Counsel and Third-Party

Administrator. The responses were due back on November 7. The responses will be sent to the Commissioners for review and recommendations will be made at the December meeting. Attached on page 12 is a copy of the response opening.

Ocean County Insurance Commission – SIR
Certificate of Insurance Monthly Report

From 10/1/2025 To 11/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Plumsted Township School I - County of Ocean	District 131 Evergreen Road New Egypt, NJ 08533	RE: Use of Premises- Training Evidence of insurance as respects the use of any/all premises by the Ocean County Prosecutor's Office/Ocean County Regional SWAT Team for training during the current calendar year.	10/13/2025 #5784804	GL AU EX WC OTH
Total # of Holders: 1				



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: October 23, 2025
Memo to: Commissioners
Ocean County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF October Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund’s meeting. As per the procedure to review property payment authority request (PARs) claims in excess of \$500,000, Closed Session was held to review one claim. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests inclusive of the property claim.

NJCE Committees:

Finance Sub-Committee: The Finance Sub-Committee met on October 17th to review the 2026 Preliminary Budget, receive an update on the excess insurance marketing, discuss preliminary 2025 dividends, and review updates on responses to the procurement of certain professional services. Attached to this report are copies of the preliminary budget and preliminary ancillary budget for information. Sub-Committee is scheduled to meet again virtually on November 14th at 1pm.

Excess Insurance Marketing Update: Underwriting Manager reported renewal discussions are underway and the insurance marketplace has continued to stabilize from the hard market that began in 2019, which will help with budget projections. The Executive Director explained the proposed increases for the loss funds, premiums, and expenses that comprise the budget.

2025 Dividend Options Preliminary: The Sub-Committee reviewed the historical distribution of dividends as well as reviewed potential dividend options in the amounts of \$250,000, \$500,000 and \$750,000 should the Sub-Committee consider recommending a dividend.

Professional Services: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2025. Fund Office in conjunction with NJCE Fund Attorney and QPA issued requests for quotes with proposals due by October 15th; the sole responses were from the incumbent professionals for a term of January 1, 2026, through December 31, 2026. This includes position of Actuary – The Actuarial Advantage, Auditor – Bowman & Company, Payroll Auditor - Bowman & Company and Litigation Manager - Judge E. David Millard of Citta, Holzapfel & Zabarsky. The Board of Fund Commissioners accepted the recommendation of the Finance Sub-Committee and awarded the above firms contracts for the noted terms of service.

Safety Committee: The Safety Committee is scheduled to meet on Monday December 8th at 10:00am via Zoom.

2025 Best Practices Workshop: The NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. with John Geaney of Capehart Scatchard as the keynote speaker, including a number of County representatives that have volunteered to participate in the presentation. An invitation to register was distributed in early September; NJCE members and appropriate personnel are encouraged to attend.

Financial Fast Track: Submitted for information was the Financial Fast Track as of July 31, 2025 reflecting a statutory surplus of \$16.1 million.

Claims Management Report: Submitted for information was the Expected Loss Ratio as of July 31, 2025.

Regulatory Compliance Checklist as of 10/21/2025: Submitted for information was the checklist that tracks contracts, compliance and other Fund business.

Membership Renewal: The Executive Director provided the current status of membership renewals. The Counties of Mercer, Ocean, Hudson and Union are expected to renew their three-year membership with the Fund as of January 1, 2026.

Audit Filing: The final 2024 Year End Audit was filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund's official newspapers.

2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th annual conference is scheduled for November 18th through November 20th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 19th. A copy of the memorandum distributed by the MEL on the MEL/JIF events being held in Atlantic City was submitted for information.

Underwriting Manager Report

Underwriting Manager said renewal discussions are underway and anticipated coverages to be placed within budget as the marketplace continues to stabilize from the hard market that began in 2019. Underwriting Manager will provide an update (if any) at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from September to November 2025, bulletins distributed and available training sessions through December 2025,

WC Claims Administration Report

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

New Business

Commissioner John P. Kelly of Ocean County submitted notice that he would be retiring as Director of Ocean County as of the year-end.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday November 21, 2025 at 9:30AM virtually.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2026 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Proposed Retentions	PROPOSED BUDGET FY2026	Change \$	Change %	
1	Property	750K x 250K *	1,209,130	750K x 250K *	1,281,404	72,274	6.0%
2	Liability	1250x250 **	1,446,138	1250x250 **	1,400,226	(45,912)	-3.2%
3	Auto	1250x250 **	502,265	1250x250 **	483,530	(18,735)	-3.7%
4	Workers' Comp.	Various	3,091,319	Various	3,084,258	(7,061)	-0.2%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	455,571	600K x 1.15MIL	468,632	13,061	2.9%
6	SBL/EPL		33,076		33,903	827	2.5%
7	PDL/EPL		366,361		375,519	9,158	2.5%
8	Cyber		422,274		422,274		0.0%
9	Loss Fund Contingency		819,440		819,440		0.0%
9	Subtotal - Claims		8,345,573		8,369,186	23,613	0.3%
10	Premiums						
11							
12	Property		12,521,929		13,230,759	708,830	5.7%
13	Terrorism		98,363		106,037	7,674	7.8%
14	Equipment Breakdown Cert		459,256		495,996	36,740	8.0%
15	Liability		3,978,052		4,410,167	432,115	10.9%
16	Excess Liability		2,665,026		2,897,771	232,745	8.7%
17	Workers Comp (Stat x 1MIL)		3,176,908		3,408,556	231,648	7.3%
18	Premium Contingency		3,347,760		3,347,759	(1)	0.0%
19							
20	SubTotal Premiums		26,247,294		27,897,045	1,649,751	6.3%
21	Total Loss Fund		34,592,867		36,266,231	1,673,364	4.8%
22							
23	II. Expenses, Fees & Contingency						
24							
25	Claims Adjustment		76,119		77,643	1,524	2.0%
26	Claims Adjustment - Property		21,894		22,330	436	2.0%
27	Safety Director		463,130		472,396	9,266	2.0%
28	General Expense						
29	Exec. Director		760,621		775,836	15,215	2.0%
30	Actuary		25,616		26,131	515	2.0%
31	Auditor		20,057		20,458	401	2.0%
32	Attorney		15,303		15,611	308	2.0%
33	Treasurer		15,301		15,609	308	2.0%
34	QPA		6,120		6,242	122	2.0%
35	Technical Writer		25,499		26,011	512	2.0%
36	Underwriting Manager		501,952		511,994	10,042	2.0%
37	Underwriting Data Consolidation		115,094		117,400	2,306	2.0%
38	Cyber Security Consultant		40,800		41,613	813	2.0%
39	Payroll Audit		23,742		24,217	475	2.0%
40	Property Appraisals/Reimbursement		102,002		104,045	2,043	2.0%
41	Safety Institute Funding		96,157		98,079	1,922	2.0%
42	Safety Grant Supplement		30,599		31,208	609	2.0%
43							
44	Misc. Expense & Contingency		88,204		89,970	1,766	2.0%
45	Total Fund Exp & Contingency		2,428,210		2,476,793	48,583	2.0%
46	Risk Management Consultant		214,241		225,374	11,133	5.2%
47							
48	Total Self Insured Program		37,235,318		38,968,398	1,733,080	4.7%
49							
50	Ancillary Coverages		6,182,510		6,559,584	377,074	6.1%
51							
52	Total Including Ancillary Coverages		43,417,828		45,527,982	2,110,154	4.86%
53	* Monmouth County Property retention	500K x 500K		500K x 500K			
54	** ACIC GL/AL retention	1MILx500		1MILx500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2026 PROPOSED ANCILLARY ONLY BUDGET -FY2025 Ancillary Only Budget - August Estimates					
APPROPRIATIONS					
I. Claims and Excess Insurance					
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	PROPOSED BUDGET FY2026	Change \$	Change %
1 Ancillary Coverages					
2 PDL/EPL		1,783,603	1,926,650	143,047	8.0%
3 Crime Program		200,765	196,025	(4,740)	-2.4%
4 Medical Malpractice		1,423,188	1,537,044	113,856	8.0%
5 Pollution Liability		240,592	275,511	34,919	14.5%
6 Employed Lawyers Liability		154,450	161,685	7,235	4.7%
7 Cyber Liability		1,900,614	1,938,572	37,958	2.0%
8 Aviation		98,997	108,896	9,899	10.0%
9 Marina Operators Liability		24,280	25,025	745	3.1%
10 Active Assailant		72,285	82,500	10,215	14.1%
11 Supplemental Indemnity WC		24,422	25,643	1,221	5.0%
12 Fiduciary Liab		3,511	3,686	175	5.0%
13 VET Liability		421	463	42	10.0%
14 Small Craft		8,580	5,896	(2,684)	-31.3%
15 Volunteers Sup Indemnity		2,211	1,007	(1,204)	-54.5%
16 A&H Fire Trainers		3,635	3,746	111	3.0%
17 Petty Cash Bond		165	165		0.0%
18 Hull & Protection Indemnity Primary		222,361	242,711	20,350	9.2%
19 Aviation & Heliport		22,146	24,361	2,215	100.0%
15					
16 Total Ancillary Coverages		6,186,226	6,559,584	373,358	6.0%
17	<p>*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023 **Aviation & Heliport - OCIC 3 Year Premium expires 4/1/2025. FY2025 is budgeted at 1/3rd of expiring 3 year premium</p>				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,550,176	28,401,403	326,407,524	354,808,927
2.	CLAIM EXPENSES				
	Paid Claims	2,105,217	5,292,407	23,673,763	28,966,171
	Case Reserves	(1,446,312)	(2,647,954)	15,868,519	13,220,568
	IBNR	122,764	(252,279)	17,187,288	16,935,008
	Discounted Claim Value	(84,565)	(54,080)	(4,295,909)	(4,349,990)
	Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
	TOTAL CLAIMS	697,103	3,394,160	51,286,599	54,680,760
3.	EXPENSES				
	Excess Premiums	2,424,187	19,407,047	236,578,246	255,985,293
	Administrative	274,807	1,898,998	23,142,827	25,041,825
	TOTAL EXPENSES	2,698,993	21,306,045	259,721,073	281,027,118
4.	UNDERWRITING PROFIT (1-2-3)	154,079	3,701,198	15,399,852	19,101,049
5.	INVESTMENT INCOME	138,775	745,710	3,281,155	4,026,865
6.	PROFIT (4+5)	292,854	4,446,907	18,681,007	23,127,913
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	292,854	4,446,907	11,973,456	16,420,362
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	447	2,675	70,386	73,061
	2011	1,117	8,122	391,132	399,254
	2012	2,158	11,141	486,042	497,183
	2013	3,945	21,948	1,118,179	1,140,127
	2014	5,328	30,797	1,923,686	1,954,483
	2015	4,361	32,767	1,313,021	1,345,788
	2016	(93,272)	169,935	1,508,680	1,678,615
	2017	8,801	308,391	2,562,938	2,871,329
	2018	9,981	144,879	2,445,415	2,590,294
	2019	8,197	(107,047)	2,073,713	1,966,666
	2020	12,389	678,793	167,484	846,277
	2021	9,637	228,369	(672,764)	(444,395)
	2022	10,821	(466,275)	1,243,729	777,454
	2023	14,741	1,230,107	(4,462,718)	(3,232,611)
	2024	(29,531)	(445,079)	1,804,532	1,359,453
	2025	323,735	2,597,383		2,597,383
	TOTAL SURPLUS (DEFICITS)	292,854	4,446,907	11,973,455	16,420,362
	TOTAL CASH				45,102,344

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	35	(10,622)	(10,587)
	TOTAL FY 2011 CLAIMS	0	(1,427)	835,426	833,999
FUND YEAR 2012					
	Paid Claims	2,721	27,732	1,785,983	1,813,715
	Case Reserves	(2,721)	(27,732)	112,437	84,705
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	1,997	(11,571)	(9,574)
	TOTAL FY 2012 CLAIMS	0	1,997	1,890,529	1,892,526
FUND YEAR 2013					
	Paid Claims	0	14,206	1,153,465	1,167,671
	Case Reserves	0	(10,909)	434,898	423,989
	IBNR	0	(3,297)	17,340	14,043
	Discounted Claim Value	0	2,102	(47,302)	(45,200)
	TOTAL FY 2013 CLAIMS	0	2,101	1,558,401	1,560,502
FUND YEAR 2014					
	Paid Claims	1,700	3,200	864,533	867,733
	Case Reserves	(1,700)	(1,704)	82,575	80,871
	IBNR	0	(697)	21,077	20,380
	Discounted Claim Value	0	301	(11,153)	(10,852)
	TOTAL FY 2014 CLAIMS	0	1,100	957,032	958,132
FUND YEAR 2015					
	Paid Claims	0	1,774	2,473,703	2,475,477
	Case Reserves	2,500	3,226	597,900	601,126
	IBNR	(2,500)	(13,745)	49,975	36,230
	Discounted Claim Value	0	2,377	(73,534)	(71,157)
	TOTAL FY 2015 CLAIMS	0	(6,368)	3,048,044	3,041,676
FUND YEAR 2016					
	Paid Claims	3,905	31,757	1,392,569	1,424,326
	Case Reserves	96,094	(178,172)	1,125,747	947,575
	IBNR	1	(12,084)	39,497	27,413
	Discounted Claim Value	0	29,046	(109,929)	(80,883)
	TOTAL FY 2016 CLAIMS	100,000	(129,454)	2,447,884	2,318,430
FUND YEAR 2017					
	Paid Claims	0	1,210	1,585,263	1,586,473
	Case Reserves	0	(259,039)	605,912	346,874
	IBNR	0	(10,671)	43,208	32,537
	Discounted Claim Value	0	12,784	(54,120)	(41,336)
	TOTAL FY 2017 CLAIMS	0	(255,715)	2,180,263	1,924,548

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF		August 31, 2025		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	0	2,648	1,620,907	1,623,555
Case Reserves	(4)	(52,653)	440,557	387,904
IBNR	4	(44,295)	227,389	183,094
Discounted Claim Value	0	9,173	(63,964)	(54,791)
TOTAL FY 2018 CLAIMS	0	(85,127)	2,224,889	2,139,762
FUND YEAR 2019				
Paid Claims	2,725	274,517	1,373,046	1,647,563
Case Reserves	(152,725)	(219,934)	1,250,583	1,030,649
IBNR	150,001	112,055	196,568	308,623
Discounted Claim Value	0	(9,220)	(129,133)	(129,353)
TOTAL FY 2019 CLAIMS	1	157,418	2,700,064	2,857,482
FUND YEAR 2020				
Paid Claims	1,669,535	1,997,614	(181,777)	1,815,837
Case Reserves	(1,260,907)	(2,580,301)	4,808,620	2,228,319
IBNR	(408,628)	(1,393,014)	1,461,677	68,663
Discounted Claim Value	0	315,825	(836,712)	(520,887)
Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
TOTAL FY 2020 CLAIMS	(0)	(603,812)	4,104,746	3,500,934
FUND YEAR 2021				
Paid Claims	6,121	43,957	3,333,352	3,377,309
Case Reserves	184,811	(44,857)	2,146,382	2,101,525
IBNR	(190,932)	(203,798)	1,107,209	903,411
Discounted Claim Value	0	34,284	(425,157)	(390,873)
TOTAL FY 2021 CLAIMS	0	(170,414)	6,161,786	5,991,372
FUND YEAR 2022				
Paid Claims	328,080	811,694	1,517,476	2,329,170
Case Reserves	(258,117)	827,487	993,800	1,821,287
IBNR	(69,962)	(1,143,012)	2,943,881	1,800,869
Discounted Claim Value	0	37,997	(478,087)	(440,090)
TOTAL FY 2022 CLAIMS	(0)	534,165	4,977,070	5,511,235
FUND YEAR 2023				
Paid Claims	(33,126)	88,921	5,267,964	5,356,885
Case Reserves	(17,498)	(561,248)	1,324,351	763,103
IBNR	50,624	(792,066)	5,533,584	4,741,518
Discounted Claim Value	0	122,501	(906,005)	(783,504)
TOTAL FY 2023 CLAIMS	(0)	(1,141,892)	11,219,894	10,078,002
FUND YEAR 2024				
Paid Claims	8,805	1,722,067	577,421	2,299,488
Case Reserves	62,143	(239,822)	1,839,730	1,599,908
IBNR	(70,948)	(1,129,122)	5,539,202	4,410,080
Discounted Claim Value	0	144,361	(1,147,621)	(1,003,260)
TOTAL FY 2024 CLAIMS	(0)	497,484	6,808,732	7,306,216
FUND YEAR 2025				
Paid Claims	114,750	272,574		272,574
Case Reserves	(98,188)	697,705		697,705
IBNR	665,106	4,381,467		4,381,467
Discounted Claim Value	(84,565)	(757,642)		(757,642)
TOTAL FY 2025 CLAIMS	597,103	4,594,104	0	4,594,104
COMBINED TOTAL CLAIMS	697,103	3,394,160	51,286,600	54,680,760

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 FUND COMMISSION
RFQ PROPOSALS DUE NOVEMBER 7, 2025 AT 2:00 PM
OPENING AT PARSIPPANY OFFICE

The opening of the RFQ Proposals for the Ocean County Insurance Fund Commission took place at 2:00 PM at the Parsippany office.

The responses were opened by Cathy Dodd as follows:

<u>Position</u>	<u>Response</u>
Commission Attorney	Berry, Sahradnik, Kotzas & Benson, P.C
Auditor	Bowman & Company, LLP HFA Certified Public Accountants
Actuary	The Actuarial Advantage
Treasurer	Julie N. Tarrant
Third-Party Administration Services	Qual-Lynx
Special Conflict/Litigation Services	Rothstein, Mandell, Strohm, Halm & Cipriani, P.A. Dilworth Paxson LLP Apruzzese, McDermott, Mastro & Murphy Citta, Holzapfel & Zabarsky Sweeney & Sheehan Cleary Giacobbe Alfieri Jacobs, LLC Parker McCay Eric M. Bernstein & Associates, LLC

Incumbents are noted in blue.

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 35-25

November 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 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
BOWMAN & COMPANY LLP	2024 Y/E AUDIT INV 128054 11/25	13,849.00
		13,849.00
	Total Payments FY 2024	13,849.00

FUND
YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM SERVICES FOR 11/25 INV QL25-0954	25,809.17
		25,809.17
PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/25	4.44
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 11/25	15,216.83
		15,221.27
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 11/25	1,846.08
		1,846.08
JULIE N. TARRANT	TREASURER FEE 11/25	460.66
		460.66
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 09/25 INV 263958	1,955.85
		1,955.85
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618289 11/25	3,539.33
		3,539.33
SPARK CREATIVE GROUP LLC	SITE UPDATES AUG & OCT INV 6669 11/25	312.50
		312.50
GANNETT NEW YORK-NJ LOCALIQ	A# 1119553 INV 7378294-11784215 10/30/25	145.25
GANNETT NEW YORK-NJ LOCALIQ	A# 1119553 INV 7378294-11767245 10/22/25	75.48
		220.73

COLUMN SOFTWARE PBC
COLUMN SOFTWARE PBC

ORD # CL14383 INV 4597C97D-0022 11/1/25
ORD # COL14254 INV 4597C97D-0021
10/23/2

129.88
80.20
210.08

Total Payments FY 2025

49,575.67

**TOTAL PAYMENTS ALL FUND
YEARS**

\$63,424.67

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 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	289	\$537,628.35	\$178,744.80	\$350,503.98	65%	\$8,379.57	92%
November							
December							
Grand Total	2,143	\$4,156,032.78	\$1,365,257.19	\$2,773,726.08	67%	\$63,775.76	89%

2024 CUMULATIVE SAVINGS SUMMARY

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



OCEAN COUNTY – LEGACY

2025 CUMULATIVE SAVINGS SUMMARY

	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	65	\$186,341.50	\$38,142.96	\$148,198.54	80%	\$16,990.36	85%
February	38	\$181,667.28	\$49,800.26	\$131,867.02	73%	\$7,055.02	74%
March	46	\$188,741.03	\$33,120.09	\$155,620.90	82%	\$12,968.98	98%
April	87	\$140,514.67	\$41,807.53	\$98,707.14	70%	\$8,065.29	90%
May	65	\$130,091.93	\$32,245.78	\$97,846.15	75%	\$7,310.25	78%
June	43	\$54,378.04	\$20,391.79	\$33,986.25	62%	\$1,355.01	91%
July	22	\$10,390.12	\$3,667.28	\$6,722.84	65%	\$243.85	95%
August	46	\$216,247.12	\$58,255.54	\$141,841.24	66%	\$16,150.34	89%
September	4	\$1,197.00	\$544.97	\$652.03	54%	\$117.37	100%
October	63	\$87,803.65	\$26,812.59	\$56,115.42	64%	\$4,875.64	78%
November							
December							
Grand Total	370	\$1,197,372.34	\$304,788.79	\$892,583.55	75%	\$75,132.11	88%

2024 CUMULATIVE SAVINGS SUMMARY

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



**Top 10 Providers
1/1/2025 – 10/31/2025**

OCEAN COUNTY INSURANCE FUND COMMISSION

Provider Name	Bill Count	QualCare Allowed
ATLANTIC REGIONAL MEDICAL CENTER	1	\$ 177,915.00
COMMUNITY MEDICAL CENTER	33	\$ 124,151.07
ORTHO NJ LLC	301	\$ 121,249.61
OCEAN MEDICAL CENTER	10	\$ 98,990.01
NORTHERN MONMOUTH REG SURGERY	9	\$ 73,555.73
HMH HOSPITALS CORPORATION	19	\$ 71,989.95
JERSEY SHORE UNIV MED CT	4	\$ 66,806.84
HACKENSACK MERIDIAN TEAM HEALTH	315	\$ 63,248.38
KESSLER INSTITUTE FOR REHABILITATION	205	\$ 51,633.86
GARDEN STATE MEDICAL CENTER	50	\$ 46,697.32
Total	947	\$ 896,237.77

COUNTY OF OCEAN LEGACY

Provider Name	Bill Count	QualCare Allowed
GARDEN STATE MEDICAL CENTER	37	\$ 32,735.17
MANCHESTER SURGERY CENTER, SF	2	\$ 24,256.75
ORTHO NJ LLC	71	\$ 23,895.56
NORTHERN MONMOUTH REG SURGERY	8	\$ 22,932.50
LAKEWOOD SURGERY CENTER	5	\$ 22,656.00
THOMAS JEFFERSON UNIV HOSP	1	\$ 21,253.26
SHORE MEDICAL CENTER	2	\$ 18,144.11
PHYSICIANS SURGERY CENTER, SF	1	\$ 14,256.00
MSC GROUP INC	9	\$ 13,142.69
THOMPSON HEALTHCARE & SPORTS MED	65	\$ 11,949.74
Total	201	\$ 205,221.78



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	7	15	3	25
November				
December				
Grand Total	35	138	10	186

2024	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	7	10	0	17
February	4	20	1	25
March	6	15	1	22
April	0	6	3	9
May	4	11	3	18
June	4	21	1	26
July	2	10	1	13
August	1	9	7	17
September	3	15	0	18
October	2	13	1	16
November	2	7	0	9
December	3	7	0	10
Grand Total	38	144	18	200

Covid-19 Claims Reported

2024	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
March	1	0	0	1
October	1	0	0	1
Grand Total	2	0	0	2

2023	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	0	5	2	7
April	1	0	0	1
June	1	0	0	1
Grand Total	2	5	2	9

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: November 13, 2025
DATE OF MEETING: November 21, 2025

OCIFC SERVICE TEAM

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

OCTOBER - NOVEMBER 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 9:** Attended the OCIFC Claims Committee meeting.
- **October 28:** Attended a client meeting at the County Youth Center.
- **November 13:** Attended the OCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **November 21:** 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/>:

- Black Bears - Best Practices
- Security Measures for Water Wastewater Facilities
- Driving Safety - Buckle Up! It Could Save Your Life!

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 2026 (schedule to be released).

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. *(November 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).

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)).

(*) **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, it is because the class was either cancelled or is full, Thank you.

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

DATE	CLASS TOPIC	TIME
11/12/25	Shop and Tool Safety	7:30 - 8:30 am
11/12/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	9:00 - 12:00 am
11/12/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/25	Hearing Conservation	7:30 - 8:30 am
11/13/25	Flagger Skills and Safety	9:00 - 10:00 am
11/13/25	Fire Safety	10:30 - 11:30 am
11/14/25	Fall Protection Awareness	8:30 - 10:00 am
11/14/25	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/25	Personal Protective Equipment	1:00 - 3:00 pm
11/17/25	Fire Extinguisher Safety	7:30 - 8:30 am
11/17/25	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/17/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/21/25	Accident Investigation (Zoom Meeting) **	8:00 - 10:00 am
11/21/25	CDL: Drivers' Safety Regulations	8:30- 10:30 am
11/21/25	Bloodborne Pathogens	11:00 - 12:00 pm
11/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/24/25	Chainsaw Safety	8:30 - 9:30 am
11/24/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
11/24/25	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/24/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/25/25	Driving Safety Awareness	10:30 - 12:00 pm
11/25/25	Fire Safety	1:00 - 2:00 pm
12/1/25	Heavy Equipment Safety: General Safety	8:30 - 10:30 am

12/1/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
12/2/25	Bloodborne Pathogens	8:30 - 9:30 am
12/2/25	Hearing Conservation	10:00 - 11:00 am
12/2/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/2/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/3/25	Confined Space Entry	8:30 - 11:30 am
12/3/25	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
12/3/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
12/3/25	Personal Protective Equipment	1:00 - 3:00 pm
12/4/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
12/4/25	High Performing Teams (Zoom Meeting)**	9:00 - 11:00 am
12/5/25	Fire Extinguisher Safety	8:00 - 9:00 am
12/5/25	Fire Safety	9:30 - 10:30 am
12/5/25	Chipper Safety	11:00 - 12:00 pm
12/5/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
12/8/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
12/8/25	Ethics for NJ Local Government Employees	9:00 - 11:00 am
12/8/25	Driving Safety Awareness	10:30 - 12:00 pm
12/8/25	Protecting Children from Abuse In New Jersey Local Government Programs	12:00 - 1:00 pm
12/8/25	Sanitation and Recycling Safety	1:00 - 3:00 pm
12/9/25	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
12/9/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
12/10/25	Flagger Skills and Safety	7:30 - 8:30 am
12/10/25	Ethical Decision Making	9:00 - 11:30 am
12/10/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	9:30 - 12:30 pm
12/10/25	Fall Protection Awareness	1:00 - 3:00 pm
12/11/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
12/11/25	Bloodborne Pathogens	11:00 - 12:00 pm
12/11/25	Leaf Collection Safety Awareness	12:00 - 2:00 pm

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.

RESOLUTION NO. 36-25

**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: November 21, 2025

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING –October 16, 2025
10:00 a.m.**

Meeting was called to order by Chairman Greitz. Chairman 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 (10:14 a.m. to 10:18 a.m.)
Attorney	Barry Sahradnik Kotzas & Benson Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince
Auditor	Bowman & Company, LLP Kaleigh Sawers

ALSO PRESENT:

Antoinette DePaola, Ocean County
Brian K. Wilkie, Esq., Ocean County Board of Social Services
Alyssa Fiore, Ocean County Board of Health
Brian Rumpf, Esq., Ocean County Board of Health
Jenn Doderer, Ocean County Library
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF SEPTEMBER 18, 2025

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 18, 2025

Moved: Commissioner Gunther
Second: Chairman 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 September 9. Mr. Prince advised a variety of safety topics were discussed including all of the training opportunities. Mr. Prince said the next meeting was scheduled for December 10 at 1:30 via zoom.

CLAIMS COMMITTEE: Ms. Drumheiser reported the NJCE Best Practices Webinar would be held virtually on October 30 from 9:30 to 3:30. Ms. Drumheiser advised there would be three sessions, one covering workers’ compensation, J.A. Montgomery would provide a presentation on motor vehicle crashes and then a panel discussion on a “Day in the Life of a County Risk Manager”. Ms. Drumheiser noted that John Geaney, Esq., was the guest speaker for the workers’ compensation session. Ms. Drumheiser said she also wanted to thank Ms. DePaola for her participation with the planning committee and being a panelist.

Ms. Drumheiser advised the Claims Committee met on October 9 and reviewed the claims. 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 October 9, 2025.

MOTION TO ACCEPT THE CLAIMS COMMITTEE’S RECOMMENDATION TO APPROVE THE CLAIMS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF OCTOBER 9, 2025

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had two action items in his report and the first was the presentation of the 2024 audit.

2024 AUDIT REPORT: Executive Director introduced Kaleigh Sawyers of Bowman & Company and asked her to review the audit. Ms. Sawyers advised she would provide a brief review of the audit and started with page 3 through 7. Ms. Sawyers said she was happy to report we were issuing an unmodified opinion with respect to the financial statements and internal controls over financial reporting, indicating there were no findings or recommendations. Ms. Sawyers advised the report was dated today and would be issued upon Commissioner approval.

Ms. Sawyers reported as of December 31, 2024 the Commission had \$29.3 million in assets, \$27.9 million in liabilities and claims reserves and an ending net position of approximately \$1.36 million. Ms. Sawyers reviewed the Comparative Statements of Revenues, Expenses and Changes in Net Position and advised there was \$14.9 million in operating revenues, \$11.3 million in operating expenses and \$1.4 million in non-operating revenues resulting in a new increase in net position of \$4.8 million. Ms. Sawyers stated there were no new disclosures added to the notes of the financial statements. Ms. Sawyers noted the supplemental schedules summarized the financial information by fund year and line of coverage and reconciled with the main schedules. Ms. Sawyers thanked the Commission for the opportunity to serve the Commission, concluded her review of the audit, and offered to answer any questions.

Executive Director asked if there were any questions and requested a motion to approve Resolution 34-25. Executive Director requested the Commissioners sign the Group Affidavit which was included in the agenda.

MOTION TO APPROVE RESOLUTION 34-25, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2024

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

At this time Ms. Sawyers departed the meeting.

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 September. Executive Director said there were (6) six certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve. Ms. Sanders noted there was a certificate of insurance included in the report that did not belong and appears to be for a different commission, so it needs to be removed from the report. Ms. Dodd noted it was the second item for Rowan College.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT AS AMENDED

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on Thursday, September 25 and a written summary report of the meeting was included in the agenda. Executive Director advised the 2024 audit was approved and the Board also authorized an additional \$33,000 for grant money which Glenn will cover in his report.

Executive Director noted the NJCE was scheduled to meet again on Thursday, October 23 at 9:30 a.m.

2026 PRE-RENEWAL WEBINAR: Executive Director reported the NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22nd. Executive Director said a copy of the presentation was sent under separate cover and a recording of the webinar would be uploaded to the NJCE website. Executive Director noted the agenda included a memorandum from the NJCE Underwriting Team noting some critical items for the renewal. Executive Director asked if anyone had any questions on the Underwriting Manager Report.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. Executive Director stated as of July 31, 2025 there was a statutory surplus of \$2,043,150. Executive Director said there was a cash balance of \$28,999,521. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$994,562 of the surplus was the OCIFC’s share of the NJCE equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE June Financial Fast Track was included in the agenda. Executive Director said as of June 30, 2025 the NJCE had a surplus of \$15,741,748. Executive Director noted the total cash amount was \$27,953,511. 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 on the Financial Fast Tracks.

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

2025 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE - Executive Director reported the 110th Annual Conference would be held from Tuesday, November 18 through Thursday, November 20, 2025 at the Atlantic City Convention Center in Atlantic City. Executive Director invited everyone to attend the Annual Reception held at the Legacy Lounge at Bally’s, Atlantic City, at 6:00 p.m. on Wednesday, November 19.

Executive Director said Ms. Dodd wanted him to mention the RFQ’s were being advertised tomorrow and were due back on Friday, November 7 at 2:00 p.m. In response to Chairman Greitz’s inquiry, Ms. Dodd advised the positions were Actuary, Auditor, Commission Attorney, Special Conflict Litigation Counsel, Treasurer and Third-Party Administrator.

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 October Bills List, Resolution 33-25, in the amount of \$107,502.48.

MOTION TO APPROVE RESOLUTION 33-25 OCTOBER BILLS LIST

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

CLAIMS ADMINISTRATOR: 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	1,854	\$3,618,404.43	\$1,186,512.39	\$2,423,222.10	67%	\$55,396.19	88%

Legacy Year to Date	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	370	\$1,109,568.69	\$277,976.20	\$831,592.49	75%	\$70,256.47	89%

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. In response to Chairman Greitz's comment about the bill count of 4 for the legacy claims, Ms. Gallo said she had wanted to point that out. Ms. Gallo said she did review the information and confirmed that it was the correct for this month. Ms. Gallo stated if the low bill count continued, she would research further.

NJCE SAFETY DIRECTOR: Mr. Prince advised the September through October 2025 Risk Control Activities were included in the agenda. Mr. Prince reported we included all of our training opportunities through December 11 and noted they were listed on the NJCE website. Mr. Prince said departments interested in participating can register through the website and any questions could be direct to his office.

Mr. Prince reported he had a follow up visit for 155 Sunset on October 27.

Mr. Prince advised at the September 25th NJCE Commissioners' meeting, all 2025 grant submissions were approved. Mr. Prince said due to the program's growing popularity we exceeded the number provided by the carrier and the Commissioners were kind enough to add an additional \$33,700 to accommodate all the submission we had. Mr. Prince stated the Library was awarded \$8,645.15 for AEDs for various locations. They submitted for 21 and were awarded money for 7, one third of their submission. Mr. Prince advised Public Safety and Security was awarded \$4,500 for some additional software they requested.

Mr. Prince said the 2026 Grant was expected to open in a few months pending confirmation from the underwriting team. Mr. Prince noted a memo would be sent to all of the members once the details were finalized Mr. Prince stated the program continues to be well-supported by the Executive Director and Commissioners, reflecting a strong commitment to enhancing safety initiatives.

RISK MANAGERS REPORT: Ms. Sander said she was busy collecting renewal information and following up with the various departments. Ms. Sanders thanked everyone for their help, especially Ms. DePaola. Ms. Sander advised she was assisting with the Broker Buddha applications and said we are in good shape.

ATTORNEY: Ms. Benson said she did not have anything to report except she would review the last RFQ she received and would respond to Ms. Dodd later in the morning. Ms. Benson advised she thought all of the appraisals were in.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Commissioner Gunther
Second:	Chairman Greitz
Vote:	2 Ayes, 0 Nays

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

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Commissioner Gunther
Second:	Chairman Greitz
Vote:	2 Ayes, 0 Nays

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

Chairman Greitz advised the next meeting was scheduled for Friday, November 21, 2025.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:29 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary