

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

**ADMINISTRATION BUILDING
ROOM 304
101 HOOPER AVENUE
TOMS RIVER, NJ 08753**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 739 426 4615**

OR

Join Zoom Meeting via computer Link
<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- (1) Sending sufficient notice herewith to the Asbury Park Press and Atlantic City Press,
- (2) Filing advance written notice of this meeting with the Commissioners of the Ocean County Insurance Fund Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: December 18, 2025
10:00 A.M.**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: November 21, 2025, Open Minutes.....Appendix I**

- ☐ **CORRESPONDENCE: None**

- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety and Accident Review Committee:Verbal**
 - ☐ **Claims Committee: *Mandatory Year-End Claims Reporting Memo*.....Page 2**

 - ☐ **Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of December 11, 2025 (*Roll call Vote*)**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Pages 3-14

- ☐ **TREASURER – Julie Tarrant**
 - Resolution 36-25, December Bills List – *Motion (Roll Call Vote)*Page 15
 - Treasurer Reports.....Pages 16-17

- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX**
 - Monthly Reports.....Pages 18-21

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 22-27

- ☐ **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 37-25 Closed Session (if needed)Page 28

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, January 15, 2026, 10:00 a.m.

OCEAN COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: November 14, 2025
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services / PERMA Claims
Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

As you are aware, certain policies issued to the Ocean County Insurance Fund Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/25.**

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that have not yet been reported.**

Such claims must be reported to the insurance carrier prior to 12/31/25. Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.

OCEAN COUNTY INSURANCE FUND COMMISSION

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

Date: December 18, 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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- ☐ **2026 Property and Casualty Budget Introduction (Pages 5-6)** – Attached on page 5 of your agenda for your review and discussion is the proposed 2026 Property and Casualty Budget in the amount of **\$16,132,223**. The introductory budget represents an overall increase of **\$462,488** or **2.95%**. The proposed budget was sent to the Chair, Commission Treasurer and Risk Management Consultant prior to the Commission Meeting.

The NJCE portion of the budget is on line 11. The NJCE introduced their budget at the November 21, 2025 meeting.

A copy of the proposed assessments is included in the agenda on page 6. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/26, 30% due on 5/15/26 and 30% on 10/15/26. The Fund Office will advertise the proposed 2026 budget in the Commission's official newspapers.

- ☐ **Motion to introduce the 2026 Property and Casualty Budget in the amount of \$16,132,223 and schedule a public hearing on Thursday, January 15, 2026 at 10:00 a.m.**
- ☐ **Professional Services (Page 7)** – The Fund Office issued and advertised RFQ's for professional services for Fund Year 2026. The positions include Actuary, Auditor, Attorney, Treasurer, Special Conflict Litigation Counsel and Third-Party Administration Services. The responses were due back on November 7, 2025. The responses were sent to the County for review and recommendations will be made at the meeting. A summary of the responses received is included in the agenda on page 7. There was one response for each position from the incumbents except for the auditor there were two responses. All of the incumbents submitted a response for the Special Conflict/Litigation Services position along with one new firm, Eric M. Bernstein & Associates, LLC. Resolutions for the appointments will be presented at the January meeting.
- ☐ **Motion to approve a one-year appointment for the professionals listed below effective January 1, 2026**

Position

Commission Attorney

Auditor

Actuary

Treasurer

Special Conflict/Litigation Services

Vendor

Berry, Sahradek, Kotzas & Benson, P.C

The Actuarial Advantage

Julie N. Tarrant

❑ Motion to approve a three-year appointment to Qual Lynx for Third Party-Administration Services effective January 1, 2026

Position

Third-Party Administration Services

Vendor

Qual-Lynx

- ❑ **Certificate of Insurance Issuance Report (Page 8)** – Included in the agenda on page 8 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of November. There were (4) four certificates of insurance issued during the month of November.

❑ Motion to approve the certificate of insurance report

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 9-12)** - The NJCE met on November 21, 2025. Included in the agenda on pages 9-10 is a summary report. The NJCE introduced a proposed budget in the amount of \$44,864,236. A copy of the budget and ancillary budget is on page 11 and page 12, respectively. A public hearing is scheduled for January 6, 2026 at 10:30 AM. The 2026 assessments are still under development, and the Sub-Committee will review at their next meeting.
- ❑ **OCIFC Financial Fast Track (Pages 13-14)** – Included in the agenda on pages 13-14 is a copy of the Financial Fast Track for the month of August. As of **August 31, 2025** there is a surplus of **\$2,237,417**. 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 **August 31, 2025** is **\$994,562**. The total cash amount is **\$27,803,966**.
- ❑ **NJCE Property & Casualty Financial Fast Track** – The NJCE Financial Fast Track is not available and will appear in the next agenda.
- ❑ **2026 Meeting Dates** – Below are the proposed meeting dates for 2026. The 2026 OCIFC Reorganization Meeting is scheduled for January 15, 2026. If the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. All the meetings are on Thursday except the November meeting is on a Friday. All meetings will start at 10:00 a.m. except the November 20 which will start at 1:30 p.m.

*January 15, February 19, March 19, April 16, May 21, June 18, July 16, August 20,
September 17, October 15, **November 20** & December 17*

Loss Fund Confidence Level at Mid plus \$250,000					
OCEAN COUNTY INSURANCE COMMISSION					
2026 PROPOSED BUDGET : Loss Fund Confidence Level at Mid plus \$250,000					
	Proposed Budget SIR	ANNUALIZED BUDGET FY2025	PROPOSED BUDGET FY2026	Increase/Decrease	
APPROPRIATIONS				\$	%
I. Claims and Excess Insurance					
Claims					
1 Property	250K	292,000	293,000	1,000	0.34%
2 Liability	250K	509,000	572,000	63,000	12.38%
3 Auto	250K	151,000	175,000	24,000	15.89%
4 Workers' Comp.	750K	9,031,000	9,177,000	146,000	1.62%
5 Police - Civil Rights		142,000	146,000	4,000	2.82%
6 POL/EPL		386,000	435,000	49,000	12.69%
7					
8 Subtotal - Claims		10,511,000	10,798,000	287,000	2.73%
9					
10 Premiums					
11 CEL JIF		3,991,088	4,129,027	137,939	3.46%
12					
13 SubTotal Premiums		3,991,088	4,129,027	137,939	3.46%
14 Total Loss Fund		14,502,088	14,927,027	424,939	2.93%
15					
16 II. Expenses, Fees & Contingency					
17					
18 Claims Adjustment		33,906	34,584	678	2.00%
19 Claims Adjustment - County Only		275,804	281,320	5,516	2.00%
20 Safety Director			-	0	0.00%
21 General Expense					
22 Exec. Director		182,602	186,254	3,652	2.00%
23 Actuary		22,153	22,596	443	2.00%
24 Auditor		13,849	14,126	277	2.00%
25 Attorney		33,190	33,854	664	2.00%
26 Treasurer		5,528	5,639	111	2.01%
27 Property Appraisals		65,000	65,000	0	0.00%
28					
29 Misc. Expense & Contingency		19,893	20,291	398	2.00%
30					
31 Total Fund Exp & Contingency		651,925	663,664	11,739	1.80%
32 Risk Managers		42,472	43,321	849	2.00%
33					
34 Total Ancilliary Coverages		473,250	498,211	24,961	5.27%
35					
36 Total FUND Disbursements		15,669,735	16,132,223	462,488	2.95%

OCEAN COUNTY INSURANCE COMMISSION												
OCEAN COUNTY INSURANCE COMMISSION												
2026 PROPOSED ASSESSMENTS -												
	2025			2026			Change \$			Change %		
Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Ocean County	13,184,793	383,421	13,568,214	13,564,400	400,340	13,964,740	379,607	16,919	396,526	2.88%	4.41%	2.92%
County Proper	12,598,657	335,182	12,933,839	12,964,803	342,418	13,307,221	366,146	7,236	373,382	2.91%	2.16%	2.89%
Library	491,444	9,423	500,867	502,290	9,420	511,710	10,846	(3)	10,843	2.21%	-0.03%	2.16%
Mosquito Commission	94,692	48,239	142,931	97,307	48,502	145,809	2,615	263	2,878	2.76%	0.55%	2.01%
Ocean County Utility Authority	437,099	-	437,099	449,683	-	449,683	12,584	-	12,584	2.88%	0.00%	2.88%
Ocean County Board of Health	709,716	67,020	776,736	730,149	74,778	804,927	20,433	7,758	28,191	2.88%	11.58%	3.63%
Ocean County Board of Social Services	864,877	22,809	887,686	889,778	23,093	912,871	24,901	284	25,185	2.88%	1.25%	2.84%
Grand Totals:	15,196,485	473,250	15,669,735	15,634,010	498,211	16,132,221	437,525	24,961	462,486	2.88%	5.27%	2.95%

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 Commission – SIR

Certificate of Insurance Monthly Report

From 11/1/2025 To 12/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Ocean County Health Department I - Ocean County Board of Health	PO Box 2191 175 Sunset Aveue Toms River, NJ 08754	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: Events Evidence of insurance as respects the Ocean County Board of Health participating in events during the current calendar year.	11/6/2025 #5838673	GL AU EX WC OTH
H - Leaf Capital Funding LLC I - County of Ocean, Ocean County Board of	ISAOA PO Box 202124 Florence, SC 29502	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: Leased Equipment The Certificate Holder, Its Successors and/or Assigns, are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment.	11/12/2025 #5843547	GL AU EX WC OTH
H - NJ Transit, Local I - County of Ocean	Programs/Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	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: NJ TRANSIT LIST The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to vehicles listed below: 16-2801 (490)- 2022 Chrysler Mini Van 2C4RC1CG9NR118381 16-2045 (710)- 2024 Freightliner Transit Bus 4UZADRFD3RCVK6783 16-1987 (736)- 2018 Elk Mini Bus 1FDFF4FS3JDC36255 16-1985 (737)- 2018 Elk Mini Bus 1FDFF4FS2JDC36294 16-2208 (757)- 2024 Ford Mini Bus 1FDFF4FN4RDD39710 16-2016 (766)- 2024 Freightliner Transit Bus 4UZADRFD1RCVF4528 16-2016 (779)- 2018 Ford Mini Bus 1FDFF4FS3JDC34621 16-1988 (781)- 2018 Elk Mini Bus 1FDFF4FS2JDC36263 16-2177 - 2025 Startrans Senator-1FDFF4FNXSDD40916 16-2184 - 2025 Startrans Senator-1FDFF4FN5SDD40998 16-2188 - 2025 Startrans Senator-1FDFF4FN5SDD39866 16-2189 - 2025 Startrans Senator-1FDFF4FN7SDD40954 30 days notice of cancellation (except 10 days for non-payment) is provided to the certificate holder should such an event occur	11/13/2025 #5846106	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 State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract.	11/18/2025 #5853296	GL AU EX WC OTH
Total # of Holders: 4				



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: November 21, 2025
Memo to: Commissioners
Ocean County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director

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 as presented.

Finance Sub-Committee: The Finance Sub-Committee met on November 14th to review the 2026 Proposed Budget, 2026 assessments, dividend options and Learning Management System (LMS) fees; a copy of the committee's agenda was submitted for information.

The Finance Sub-Committee initially reviewed a budget in the amount of \$45,352,299 representing an increase of \$1,934,473 or 4.46% over the 2025 Assessed Budget, as well as dividend options of \$250,000, \$500,000 and \$750,000. Sub-Committee recommended a dividend of \$500,000 be issued and that it be applied to the 2026 budget to reduce the overall increase. Presented for introduction was the proposed 2026 budget with the dividend applied (line item #54) resulting in a proposed budget in the amount of \$44,864,236 an increase of \$1,446,410 or 3.33%.

Based on the Finance Sub-Committee recommendations, the Board of Fund Commissioners adopted a resolution authorizing the release of a dividend in the amount of \$500,000 from 2017, 2018 & 2019 fund years; subject to State approval and agreed to introduce the 2026 budget in the amount of \$44,864,236 and to schedule a Public Hearing on Tuesday, January 6, 2026, at 10:30 AM via Zoom.

The 2026 assessments are still under development. The Sub-Committee will review at their next meeting and assessments will be distributed to the full Board prior to year-end.

Sub-Committee also reviewed a proposal from J.A. Montgomery Consulting on the administration of the Learning Management System (LMS) requesting fees for 2026 and 2027 in the amounts of \$20,600 and \$21,218. The Board of Fund Commissioners approved J.A. Montgomery's proposal requesting administrative fees to administer the Learning Management System for 2026 and 2027.

Finance Sub-Committee is scheduled to meet again on Thursday, December 18, 2025 at 1 PM to review any potential changes to the 2026 budget, assessments and excess marketing update from the Underwriting Manager.

February Reorganization Meeting: The Fund Office has secured a venue – Forsgate Country Club in Monroe, NJ - to hold the February 26, 2026 Reorganization meeting. The Board of Fund Commissioners agreed to change the JIF meeting time to 10:30AM and location to the Forsgate Country Club and the Claims Review Committee will meet at 10AM.

Financial Fast Track: The Financial Fast Track as of August 31, 2025 reflected a statutory surplus of \$16.4 million.

Claims Management Report: The Expected Loss Ratio report is under review and will be available for the next agenda.

2025 Best Practices Workshop: The NJCE Best Practices Workshop was held virtually on October 30, 2025 and had over 100 attendees. Special thanks to John Geaney, Esq. of Capehart Scatchard as Workers' Compensation keynote speaker, to the Planning Committee members and panelists: Ashley Buono, Esq. (BCIC), Antoinette DePaola (OCIFC) Janette Kessler (ACIC), Edmund Shea (Hudson County), and Tim Sheehan (GCIC). In addition, the professionals that served as panelists/speakers were: Harry Earle, Keith Hummel and Ed Cooney.

2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th annual conference was held on November 18th through November 20th at the Atlantic City Convention Center in Atlantic City.

NJCE Committees:

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

Underwriting Manager Report

Underwriting Manager summarized the marketing efforts noting the market has stabilized and as such expects the marketing results to fall within budgeted premium projections.

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, and net savings as of October 2025.

Executive Session – Potential Claim

The Board of Fund Commissioners entered Executive Session to discuss a potential claim; no action was needed or taken once executive session concluded.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Tuesday January 6, 2026 at 10AM via Zoom

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2026 PROPOSED ANCILLARY ONLY BUDGET					
APPROPRIATIONS					
I. Claims and Excess Insurance					
	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	PROPOSED BUDGET FY2026	Change \$	Change %
Claims					
1 Ancillary Coverages					
2 POL/EPL		1,783,603	1,869,426	85,823	4.8%
3 Crime Program		200,765	201,941	1,176	0.6%
4 Medical Malpractice		1,423,188	1,629,142	205,954	14.5%
5 Pollution Liability		240,592	248,414	7,822	3.3%
6 Employed Lawyers Liability		154,450	162,923	8,473	5.5%
7 Cyber Liability		1,900,614	1,900,176	(438)	0.0%
8 Aviation		98,997	103,754	4,757	4.8%
9 Marina Operators Liability		24,280	24,959	679	2.8%
10 Active Assailant		72,285	75,000	2,715	3.8%
11 Supplemental Indemnity WC		24,422	22,602	(1,820)	-7.5%
12 Fiduciary Liab		3,511	3,511		0.0%
13 VET Liability		421	475	54	12.8%
14 Small Craft		8,580	5,623	(2,957)	-34.5%
15 Volunteers Sup Indemnity		2,211	959	(1,252)	-56.6%
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		183,914	200,419	16,505	9.0%
19 Aviation & Heliport		60,593	62,808	2,215	3.7%
20					
21 Total Ancillary Coverages		6,186,226	6,516,042	329,816	5.3%
22	*Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted				

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,306,121	10,448,967	48,399,418	58,848,385
2.	CLAIM EXPENSES				
	Paid Claims	1,085,890	5,361,598	12,067,258	17,428,856
	Case Reserves	(734,358)	549,872	11,089,133	11,639,005
	IBNR	522,039	1,717,359	14,979,288	16,696,647
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(80,652)	(319,639)	(2,608,769)	(2,928,407)
	TOTAL CLAIMS	792,918	7,309,190	35,526,910	42,836,101
3.	EXPENSES				
	Excess Premiums	372,338	2,978,703	12,469,966	15,448,669
	Administrative	50,891	415,362	1,872,497	2,287,859
	TOTAL EXPENSES	423,229	3,394,064	14,342,463	17,736,527
4.	UNDERWRITING PROFIT (1-2-3)	89,974	(254,287)	(1,469,955)	(1,724,243)
5.	INVESTMENT INCOME	104,293	832,508	2,134,589	2,967,097
6.	PROFIT (4 + 5)	194,267	578,221	664,634	1,242,854
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)	194,267	881,396	1,356,021	2,237,417
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	6,356	79,184	414,016	493,200
	2021	1,629	758,256	(3,700,148)	(2,941,892)
	2022	21,273	(865,833)	(780,078)	(1,645,911)
	2023	24,901	(69,883)	3,409,900	3,340,017
	2024	27,276	262,311	2,012,329	2,274,640
	2025	112,832	717,361		717,361
TOTAL SURPLUS (DEFICITS)		194,267	881,396	1,356,019	2,237,415
TOTAL CASH					27,803,966

OCEAN COUNTY INSURANCE COMMISSION					
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 2021					
	Paid Claims	374,267	982,381	5,145,063	6,127,444
	Case Reserves	(544,270)	(1,278,123)	3,969,734	2,691,611
	IBNR	170,003	(531,867)	2,048,135	1,516,268
	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	450,646	1,985,984	4,595,508	6,581,491
	Case Reserves	(668,741)	(519,305)	4,144,943	3,625,638
	IBNR	218,095	(447,263)	2,085,455	1,638,192
	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	52,814	685,309	1,585,196	2,270,505
	Case Reserves	(23,792)	335,932	1,656,952	1,992,884
	IBNR	(29,022)	(666,067)	3,529,260	2,863,193
	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	96,446	1,036,943	741,491	1,778,434
	Case Reserves	370,570	968,922	1,317,503	2,286,425
	IBNR	(467,034)	(2,077,774)	7,316,438	5,238,664
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	118,678	(882,365)	(763,687)
TOTAL FY 2024 CLAIMS		(18)	46,769	8,493,068	8,539,837
FUND YEAR 2025					
	Paid Claims	111,716	670,980		670,980
	Case Reserves	131,875	1,042,446		1,042,446
	IBNR	629,997	5,440,330		5,440,330
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(80,652)	(686,271)		(686,271)
TOTAL FY 2025 CLAIMS		792,936	6,467,485	0	6,467,485
COMBINED TOTAL CLAIMS		792,918	7,309,190	35,526,910	42,836,101
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 36-25

December 2025

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

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

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

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM SERVICES FOR 12/25 INV QL25-1037	25,809.17
		25,809.17
PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/25	5.92
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 12/25	15,216.87
		15,222.79
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 12/25	1,846.12
		1,846.12
JULIE N. TARRANT	TREASURER FEES 12/25	460.74
		460.74
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 10/25 INV 264511	2,509.65
		2,509.65
CONNER STRONG & BUCKELEW	RISK MANAGEMENT FEE INV 618290 12/25	3,539.37
		3,539.37
	Total Payments FY 2025	49,387.84
	TOTAL PAYMENTS ALL FUND YEARS	49,387.84

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: August										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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
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	4,128.93	2,600.35	1,107.93	81,521.47	60.01	7,464.23	7,409.98	0.00	0.00	104,292.90
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4,128.93	2,600.35	1,107.93	81,521.47	60.01	7,464.23	7,409.98	0.00	0.00	104,292.90
Other *	0.00	0.00	0.00	0.00	0.00	7,227.38	0.00	0.00	0.00	7,227.38
TOTAL	4,128.93	2,600.35	1,107.93	81,521.47	60.01	14,691.61	7,409.98	0.00	0.00	111,520.28
EXPENSES										
Claims Transfers	0.00	422,647.82	5,718.23	657,523.47	0.00	0.00	0.00	0.00	0.00	1,085,889.52
Expenses	0.00	0.00	0.00	0.00	0.00	49,215.86	0.00	0.00	0.00	49,215.86
Other *	0.00	0.00	0.00	0.00	0.00	171,970.69	0.00	0.00	0.00	171,970.69
TOTAL	0.00	422,647.82	5,718.23	657,523.47	0.00	221,186.55	0.00	0.00	0.00	1,307,076.07
END BALANCE	1,347,278.70	(535,594.43)	269,613.36	26,738,352.92	(3,646,896.64)	2,213,319.14	2,417,891.50	0.00	0.00	27,803,964.55

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	August			
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	\$28,999,521.31	26,037,469.54	824,815.85	2137235.919
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	\$104,292.89	\$92,977.33	\$3,039.13	\$8,276.43
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	\$104,292.89	\$92,977.33	\$3,039.13	\$8,276.43
9 Deposits - Purchases	\$1,007,499.38	\$7,406.00	\$1,000,000.00	\$93.38
10 (Withdrawals - Sales)	-\$2,307,348.07	-\$1,049,215.86	-\$1,086,161.52	-\$171,970.69
Ending Cash & Investment Balance	\$27,803,965.51	\$25,088,637.01	\$741,693.46	\$1,973,635.04
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$381,302.53	\$27,750.89	\$153,118.98	\$200,432.66
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$28,185,268.04	\$25,116,387.90	\$894,812.44	\$2,174,067.70



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	182	\$151,706.74	\$65,989.07	\$85,717.67	57%	\$3,217.75	92%
December							
Grand Total	1,387	\$3,360,875.21	\$1,049,877.42	\$2,769,315.85	67%	\$63,681.93	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	6	\$36,645	\$5,423.05	\$31,221.95	85%	\$410.03	83%
December							
Grand Total	485	\$1,234,017.34	\$310,211.84	\$902,779.48	71%	\$75,542.14	87%

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 – 11/30/2025

OCEAN COUNTY INSURANCE FUND COMMISSION

Provider Name	Bill Count	QualCare Allowed
ARMC ANESTHESIOLOGISTS	1	\$177,915.00
COMMUNITY MEDICAL CENTER	36	\$128,896.57
ORTHO NJ LLC	319	\$124,510.00
OCEAN MEDICAL CENTER	9	\$84,198.94
NORTHERN MONMOUTH REG SURGERY	10	\$77,073.23
HACKENSACK UNIVERSITY MEDICAL CENTER	20	\$73,871.20
JERSEY SHORE UNIV MED CT	4	\$66,806.84
HACKENSACK MERIDIAN TEAM HEALTH	334	\$66,418.36
KESSLER INSTITUTE FOR REHABILITATION	211	\$52,585.86
GARDEN STATE MEDICAL CENTER	47	\$45,958.36
Total	991	\$898,234.36

COUNTY OF OCEAN LEGACY

Provider Name	Bill Count	QualCare Allowed
GARDEN STATE MEDICAL CENTER	33	\$32,302.84
MANCHESTER SURGERY CENTER	3	\$28,869.25
NORTHERN MONMOUTH REG SURGERY	8	\$22,932.50
ORTHO NJ LLC	71	\$22,809.45
THOMAS JEFFERSON UNIV HOSP	1	\$21,253.26
SHORE MEDICAL CENTER	2	\$18,144.11
PHYSICIANS SURGERY CENTER, SF	1	\$14,256.00
LAKEWOOD SURGERY CENTER	4	\$13,656.00
MSC GROUP INC	9	\$13,142.69
THOMPSON HEALTHCARE & SPORTS MEDICINE	65	\$11,949.74
Total	197	\$199,315.84



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	18
August	3	14	0	17
September	3	13	1	17
October	7	15	3	25
November	2	12	0	14
December				
Grand Total	37	150	10	197

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: December 15, 2025
DATE OF MEETING: December 18, 2025

OCIFC SERVICE TEAM

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

NOVEMBER - DECEMBER 2025 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **November 21:** Attended the OCIFC meeting.
- **December 9:** Attended the OCIFC Safety Committee meeting.
- **December 11:** Attended the OCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 18:** Plan to attend the OCIFC meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>:

- Shooting Range Regulations - Best Practices
- CDL- Maintaining Entry Level Driver Training (ELDT) - Training Provider Status
- Crane Inspections - 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 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. *(January Live Training Schedule 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](#)).

(*) In-Person Training: Is 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:** *Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.*

() PLEASE NOTE (Zoom Meeting):** *Starting in January 2026 - INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.*

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.

January 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description.

DATE	CLASS TOPIC	TIME
1/5/26	Fire Safety	8:30 - 9:30 am
1/5/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
1/5/26	Fire Extinguisher Safety	10:00 - 11:00 am
1/5/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/6/26	Back Safety/Material Handling	9:00 - 10:00 am
1/6/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
1/6/26	Hearing Conservation	10:30 - 11:30 am
1/6/26	Snow Plow/Snow Removal Safety	2:30 - 4:30 pm
1/7/26	Fall Protection Awareness	8:30 - 10:30 am
1/7/26	Chipper Safety	11:00 - 12:00 pm
1/7/26	Lockout/Tagout (Control of Hazardous Energy)	2:30 - 4:30 pm
1/8/26	Implicit Bias in the Workplace	9:00 - 10:30 am
1/8/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
1/9/26	Work Zone: Flagger	8:30 - 9:30 am
1/9/26	Personal Protective Equipment	10:00- 12:00 pm
1/9/26	Chainsaw Safety	1:00 - 2:00 pm
1/12/26	Bloodborne Pathogens	8:30 - 9:30 am
1/12/26	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
1/12/26	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/12/26	Driving Safety Awareness	1:00 - 2:30 pm
1/13/26	Confined Space Entry	8:30 - 11:30 am
1/13/26	Preparing for First Amendment Audits	9:00 - 11:00 am
1/13/26	CDL Entry Level Driver Training Train-the-Trainer Program (Zoom Meeting)**	1:00 - 2:30 pm
1/14/26	Snow Removal Safety	7:30 - 9:30 am

1/14/26	Shop & Tool Safety	10:00 - 11:00 am
1/14/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
1/15/26	Introduction to Management Skills	10:00 - 12:00 pm
1/20/26	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
1/21/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
1/21/26	Law Enforcement: Violence Prevention & Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
1/22/26	Bloodborne Pathogens	7:30 - 8:30 am
1/22/26	Hearing Conservation	9:00 - 10:00 am
1/22/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
1/22/26	Fire Extinguisher Safety	10:30 - 11:30 am
1/23/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
1/23/26	Excavation, Trenching & Shoring Awareness	11:00 - 12:30 pm
1/23/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
1/26/26	Confined Space Entry	8:30 - 11:30 am
1/26/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/27/26	Housing Authority Safety & Regulatory Awareness	8:30 - 12:00 pm
1/27/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	9:00 - 11:00 am
1/27/26	Work Zone: Flagger	2:30 - 3:30 pm
1/28/26	Personal Protective Equipment	8:30 - 10:30 am
1/28/26	Fire Safety	11:00 - 12:00 pm
1/28/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/26	Sanitation & Recycling Safety	7:30 - 9:30 am
1/29/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
1/29/26	Bloodborne Pathogens	1:00 - 2:00 pm
1/30/26	Dealing with Difficult People & De-Escalation	1:00 - 2:30 pm
1/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	2:30 - 5:30 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 cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.

- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.
- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed if the user logged in and viewed the training on their Own.

RESOLUTION NO. 37-25

**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: December 18, 2025

ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

Appendix I

Minutes

OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING –November 21, 2025
1:30 p.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	Present
Michelle I. Gunther	Present
Frank Sadeghi (Alternate)	Present

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Antoinette DePaola, Ocean County

Brian K. Wilkie, Esq., Ocean County Board of Social Services

Jenn Doderer, Ocean County Library

Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None**APPROVAL OF MINUTES: OPEN MINUTES OF OCTOBER 16, 2025****MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 16, 2025**

Moved:	Commissioner Gunther
Second:	Chairman Greitz
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 at 1:30 via zoom. Mr. Prince advised the next meeting was scheduled for December 9. Mr. Prince said he has a draft of the agenda that he was working on including the 2026 Safety Committee Meeting Schedule of Dates. Mr. Prince advised the agenda would also include all training opportunities, Expo Schedule, Leadership Academy and the most commonly cited PEOSH citations from the last quarter of 2025. Mr. Prince advised they had an opportunity to visit their booth at the League of Municipalities this week and speak to some of the Compliance Officers and some of the items that were on their radar for 2026.

Chairman Greitz advised there was a new employee starting on Monday at the County who is going to be responsible for PEOSH and Safety Compliance. Ms. DePaola said the new employee should be added to the Safety Committee. Mr. Prince said he would add Patrick Boska and let him know the resources that are available.

CLAIMS COMMITTEE: Ms. Drumheiser advised the Claims Committee met on November 13, 2025 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 November 13, 2025.

**MOTION TO ACCEPT THE CLAIMS COMMITTEE'S
RECOMMENDATION TO APPROVE THE CLAIMS AS
PRESENTED DURING THE CLAIMS COMMITTEE MEETING
OF NOVEMBER 13, 2025**

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

EXECUTIVE DIRECTOR REPORT:

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 October. Executive Director said there was (1) one certificate 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 met on Thursday, October 23 and a written summary report of the meeting was included in the agenda. Executive Director advised he 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. Executive Director advised that budget was introduced this morning with an increase of 4.46%. Executive Director reported that the Board of Commissioners also approved a dividend of \$500,000 which reduced the increase to around 3.5%. Executive Director advised the dividend would be applied to the budget. Executive Director said budget adoption was scheduled for January 6, 2026.

Executive Director reported we do not have the local budget projects yet, but he said he took a peek at Ocean and there is a good chance we will be under 3%.

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

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE August Financial Fast Track was included in the agenda. Executive Director said as of August 31, 2025 the NJCE had a surplus of \$16,420,362. Executive Director noted the total cash amount was \$45,102,344. 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 Track.

2025 BEST PRACTICE WORKSHOP: Executive Director advised the NJCE Best Practices Workshop was held virtually on October 30, 2025. Executive Director said Ms. DePaola and her panel were great. Executive Director noted we received numerous compliments, and he appreciated everyone’s efforts.

PROFESSIONAL SERVICES: Executive Director reported 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. Executive Director advised recommendations would be made at the December meeting. In response to Executive Director’s inquiry, Ms. Dodd advised the responses were not sent out yet and she was going to let the Chairman know when she was going to federal express them. Chairman Greitz said they would form a committee to review, and Ms. DePaola would be part of the committee.

Executive Director concluded his report unless there were any questions.

Chairman Greitz stated that the Best Practice Workshop was excellent, along with the seminars held in May. He noted that while online seminars can sometimes be boring, he found these sessions to be interesting and felt he gained a great deal from them.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the November Bills List, Resolution 35-25, in the amount of \$63,424.67.

MOTION TO APPROVE RESOLUTION 35-25 NOVEMBER BILLS LIST

Moved: Commissioner Fiure
 Second: Commissioner Gunther
 Roll Call Vote: 3 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	2,143	\$4,156,032.78	\$1,365,257.19	\$2,773,726.08	67%	\$63,775.76	89%

Legacy Year to Date	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	370	\$1,197,372.34	\$304,788.79	\$892,583.55	75%	\$75,132.11	88%

Ms. Gallo noted reflecting back to September this confirms that the drop in September was an anomaly, and we were processing bills as usual as there were 63 bills processed in October.

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 October through November 2025 Risk Control Activities were included in the agenda. Mr. Prince reported the agenda includes information on the Leadership Academy. Mr. Prince said open enrollment begins on December 1 through December 22 with a start date of January 1, 2026. Mr. Prince noted individuals who enroll in the program have 2 years to complete the mandatory and elective topics and would receive a plaque at the end of their successful continuing program.

Mr. Prince reported they also included all of the training opportunities through December 11 and just added all training through the end of January on the NJCE website. Mr. Prince added any employee who desires to attend any of the programs can visit the website and register but any questions should be directed to him or his team. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander said she wanted to commend Ms. DePaola for her excellent presentation on the Best Practices Seminar, noting she did a great job. Ms. Sander said she also wanted to thank everyone for helping her consolidate all the renewal information. Ms.

Sander advised we received a great deal of information on the new Board of Social Services building that has now been added for coverage. Ms. Sander said the Board of Health was assisting on some new buildings also. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik said it was a quiet month and did not have anything to report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Mr. Fiure said he saw the bill pay for Asbury Park Press and knew that we have new rules for legal notices. Mr. Fiure said he did not know if that applied to the Insurance Commission and wanted to know if they were prepared to follow those new guidelines. Executive Director said they would get something out. Ms. Dodd asked if the County could share information they received, and Ms. Benson responded she would send some information.

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

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

Chairman Greitz advised the next meeting was scheduled for Thursday, December 18, 2025.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:02 p.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary