

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