

OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 18, 2025
10:00 a.m.

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

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

CORRESPONDENCE: None

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

MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 26, 2025

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

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

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

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

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

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

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

**MOTION TO AUTHORIZE THE FUND OFFICE TO
ADVERTISE REQUEST FOR PROPOSALS FOR THE
POSITIONS OF ACTUARY, AUDITOR, COMMISSION
ATTORNEY, SPECIAL CONFLICT LITIGATION, TREASURER
AND THIRD-PARTY ADMINISTRATION SERVICES**

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of insurance report from the NJCE listing the certificates issued for the month of August. Executive Director said there were (5) five certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE
REPORT**

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

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

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

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

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

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

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

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

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

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

Executive Director concluded his report unless there were any questions.

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

Executive Director's Report Made Part of Minutes.

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

MOTION TO APPROVE RESOLUTION 30-25 SEPTEMBER BILLS LIST

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

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

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

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

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

Ms. Gallo continued to review the Top 10 Providers and the number of Workers' Compensation Claims Reported by Claim Type. Ms. Gallo concluded her report unless there were any questions.

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

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

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

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

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

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

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:28 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary