

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, FEBRUARY 19, 2026  
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: February 19, 2026  
10:00 A.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: January 15, 2026 Open Minutes.....Appendix I  
January 15, 2026 Closed Minutes.....sent via e-mail**
- 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 February 12, 2026 (*Roll call Vote*)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 2-13
  
- TREASURER – Julie Tarrant**  
Resolution 19-26, February Bills List – *Motion (Roll Call Vote)*..... Pages 14-15  
Treasurer Monthly reports.....Pages 16-17
  
- CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 18-22**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report.....Pages 23-30
  
- 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 20-26 Closed Session (if needed) .....Page 31

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: March 20, 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: February 19, 2026  
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 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

### **Motion to approve Resolution No. 18-26, Plan of Risk Management**

- Certificate of Insurance Issuance Report (Pages 4-5)** – Included in the agenda on pages 4- 5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were (11) eleven certificates of insurance issued during the month of January.

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

- New Jersey Counties Excess Joint Insurance Fund** - The NJCE will hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m. J.A. Montgomery will discuss initiatives being launched for the NJCE Program. Executive Director will also discuss potential changes in property claims funding. A virtual option may be available if you cannot attend in person. Also, a meeting invitation will be extended to Commissioners of the member Insurance Commissions.

- NJCE JIF – 2026 Renewal Webinar** – The Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF will be conducting the 2026 Renewal Overview Webinar on Tuesday, February 24<sup>th</sup> at 11:00 a.m. The NJCE Underwriting Manager will detail the successes of the marketing of the NJCE program and coverage changes and enhancements to be aware of for 2026. An invitation was sent with the link to register. If you need the link or have trouble registering, you can reach out to Cathy Dodd.

- OCIFC Financial Fast Track (Pages 6-7)** – Included in the agenda on pages 6-7 is a copy of the Financial Fast Track for the month of October. As of **October 31, 2025** there is a surplus of **\$3,027,737**. 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 **October 31, 2025** is **\$994,562**. The total cash amount is **\$30,762,753**.

- NJCE Property and Casualty Financial Fast Track (Pages 8-10)** – Included in the agenda on pages 8-10 is a copy of the NJCE Financial Fast Track Report for the month of November.

As of **November 30, 2025** the NJCE has a surplus of **\$18,959,601**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$39,682,885**.

- ❑ **Claims Tracking Reports (Pages 11-12)** – The Claims Tracking Reports are on pages 11-12 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of October 31, 2025 with the Commission.
- ❑ **2026 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2026 Property & Casualty Assessments** – In accordance with the Commission’s by Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities. The first installment is due on March 31, 2026. Future assessments will be due on May 15, 2026 and October 15, 2026.
- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar (Page 13)** - Enclosed on page 13 please find a flyer announcing the 16<sup>th</sup> annual seminar to be conducted virtually on 2 half-day sessions: Friday, April 24<sup>th</sup> and Friday, May 1<sup>st</sup> from 9AM to 12PM. The seminar **is pending approval** for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. Please save the date.

## Ocean County Insurance Commission – SIR Certificate of Insurance Monthly Report

From 1/1/2026 To 2/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; 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: 16-2081 (490)- 2022 Chrysler Mini Van 2C4RC1CG9NR118381 16-2045 (710)- 2024 Freightliner Transit Bus 4UZADRF3RCVK6783 16-1987 (736)- 2018 Elk Mini Bus 1FDFE4FS3JDC36255 16-1985 (737)- 2018 Elk Mini Bus 1FDFE4FS2JDC36294 16-2208 (757)- 2024 Ford Mini Bus 1FDFE4FN4RDD39710 16-2044 (766)- 2024 Freightliner Transit Bus 4UZADRF1RCVF4528 16-2016 (779)- 2018 Ford Mini Bus 1FDFE4FS3JDC34621 16-1988 (781)- 2018 Elk Mini Bus 1FDFE4FS2JDC36263 16-2177 - 2025 Startrans Senator- 1FDFE4FNXSD40916 16-2184 - 2025 Startrans Senator- 1FDFE4FN5SDD40998 16-2188 - 2025 Startrans Senator- 1FDFE4FN5SDD39866 16-2189 - 2025 Startrans Senator- 1FDFE4FN7SDD40954 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	1/2/2026 #5922546	GL AU EX WC OTH
H - Township of Long Beach I - County of Ocean	6805 Long Beach Blvd Brant Beach, NJ 08008	RE: Ocean County Library The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises by the Ocean County Library, Long Beach Island, for events and programs during the current calendar year.	1/9/2026 #5960485	GL AU EX WC OTH
H - Seacrest Pines Homeowners I - County of Ocean	Association, Inc & Realty Solutions 1 Fox Run Blvd Barnegat, NJ 08005	RE: Ocean County Library The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of any/all premises by Ocean County Library's participation in events and programs during the current calendar year.	1/9/2026 #5960484	GL AU EX WC OTH
H - Island Heights School District I - County of Ocean	115 Summit Ave., PO Box 329 Island Heights, NJ 08732	RE: Ocean County Library Evidence of insurance as respects use of any/all premises by the Barnegat Branch of the Ocean County Library for events, programs, meetings during the calendar year.	1/9/2026 #5960482	GL AU EX WC OTH
H - Ocean County Library I - County of Ocean	101 Washington Street Toms River, NJ 08753	RE: Outreach Programs Evidence of insurance as respects Ocean County Library staff attending various Outreach Programs during the current calendar year.	1/9/2026 #5960483	GL AU EX WC OTH

## Ocean County Insurance Commission – SIR

### Certificate of Insurance Monthly Report

From 1/1/2026 To 2/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Evidence of Insurance I - County of Ocean		RE: Outreach Programs Evidence of insurance as respects the Ocean County Library staff attending various Outreach Programs during the current calendar year.	1/9/2026 #5960481	GL AU EX WC OTH
H - Borough of Bay Head I - County of Ocean	83 Bridge Avenue Bay Head, NJ 08742	RE: Use of Premises- Ocean County Library's Bay Head Express The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises by Ocean County Library's Bay Head Express.	1/9/2026 #5960480	GL AU EX WC OTH
H - Ocean County Mall I - County of Ocean	120 Hooper Avenue Toms River, NJ 08753	RE: Use of Premises Simon Property Group, Inc., an Indiana corporation, Simon Property Group, L.P., its Managing Agent, and their respective officers, directors, shareholders, members, partners, parents, subsidiaries, related and affiliated entities, agents, servants, and employees are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises for County events during the current calendar year.	1/12/2026 #5961096	GL AU EX WC OTH
H - County of Ocean I - Ocean County Board of Health	101 Hooper Avenue Toms River, NJ 08753	RE: Opioid Settlement Fund Contracts Evidence of insurance as respects the Opioid Settlement Fund Contracts with the County of Ocean.	1/12/2026 #5961047	GL AU EX WC OTH
H - NJ Department of Veterans I - County of Ocean	Affairs 101 Eggert Crossing Road Lawrenceville, NJ 08648	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/12/2026 #5961043	GL AU EX WC OTH
H - Sullivan Associates LLC I - County of Ocean	309 Route 72 Barnegat, NJ 08005	RE: Use of Premises- County Events Parking Evidence of insurance as respects use of premises for parking for County events during the current calendar year.	1/27/2026 #5971042	GL AU EX WC OTH
<b>Total # of Holders: 11</b>				

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,306,121	13,061,209	48,399,418	61,460,627
2.	CLAIM EXPENSES				
	Paid Claims	589,057	6,414,564	12,067,258	18,481,821
	Case Reserves	(694,180)	(174,946)	11,089,133	10,914,188
	IBNR	957,601	2,449,959	14,979,288	17,429,247
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(65,536)	(254,693)	(2,608,769)	(2,863,462)
	<b>TOTAL CLAIMS</b>	<b>786,942</b>	<b>8,434,884</b>	<b>35,526,910</b>	<b>43,961,795</b>
3.	EXPENSES				
	Excess Premiums	372,338	3,723,378	12,469,966	16,193,344
	Administrative	89,295	575,702	1,872,497	2,448,199
	<b>TOTAL EXPENSES</b>	<b>461,633</b>	<b>4,299,081</b>	<b>14,342,463</b>	<b>18,641,544</b>
4.	UNDERWRITING PROFIT (1-2-3)	57,546	327,244	(1,469,955)	(1,142,711)
5.	INVESTMENT INCOME	106,988	1,041,296	2,134,589	3,175,885
6.	PROFIT (4 + 5)	164,534	1,368,541	664,634	2,033,174
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.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>164,534</b>	<b>1,671,716</b>	<b>1,356,021</b>	<b>3,027,737</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Legacy Account	5,332	90,295	414,016	504,311
	2021	1,586	960,519	(3,700,148)	(2,739,629)
	2022	20,385	(931,249)	(780,078)	(1,711,327)
	2023	24,001	77,186	3,409,900	3,487,086
	2024	25,605	417,228	2,012,329	2,429,557
	2025	87,624	1,057,738		1,057,738
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>164,534</b>	<b>1,671,716</b>	<b>1,356,019</b>	<b>3,027,735</b>
	<b>TOTAL CASH</b>				<b>30,762,753</b>

OCEAN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	October 31, 2025	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2021</b>				
Paid Claims	(22,505)	982,890	5,145,063	6,127,953
Case Reserves	(169,487)	(1,472,726)	3,969,734	2,497,009
IBNR	191,992	(603,544)	2,048,135	1,444,591
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	215,393	(610,181)	(394,788)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(877,986)</b>	<b>10,552,751</b>	<b>9,674,765</b>
<b>FUND YEAR 2022</b>				
Paid Claims	197,175	2,262,706	4,595,508	6,858,214
Case Reserves	(367,803)	(844,437)	4,144,943	3,300,507
IBNR	170,628	(334,923)	2,085,455	1,750,532
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	105,787	(598,527)	(492,740)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(0)</b>	<b>1,189,133</b>	<b>10,227,379</b>	<b>11,416,512</b>
<b>FUND YEAR 2023</b>				
Paid Claims	128,868	881,163	1,585,196	2,466,359
Case Reserves	(98,810)	222,139	1,656,952	1,879,091
IBNR	(30,108)	(889,235)	3,529,260	2,640,025
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	78,814	(517,696)	(438,882)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(50)</b>	<b>292,881</b>	<b>6,253,712</b>	<b>6,546,593</b>
<b>FUND YEAR 2024</b>				
Paid Claims	111,247	1,321,454	741,491	2,062,945
Case Reserves	(100,984)	814,126	1,317,503	2,131,630
IBNR	(10,262)	(2,356,033)	7,316,438	4,960,405
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	164,637	(882,365)	(717,728)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>(55,816)</b>	<b>8,493,068</b>	<b>8,437,252</b>
<b>FUND YEAR 2025</b>				
Paid Claims	174,272	966,350		966,350
Case Reserves	42,905	1,105,952		1,105,952
IBNR	635,350	6,633,694		6,633,694
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(65,536)	(819,325)		(819,325)
<b>TOTAL FY 2025 CLAIMS</b>	<b>786,992</b>	<b>7,886,672</b>	<b>0</b>	<b>7,886,672</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>786,942</b>	<b>8,434,884</b>	<b>35,526,910</b>	<b>43,961,795</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2025					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,850,175	39,351,929	326,407,524	365,759,453
2.	CLAIM EXPENSES				
	Paid Claims	(318,878)	5,736,609	23,673,763	29,410,373
	Case Reserves	(390,419)	(4,235,197)	15,868,519	11,633,324
	IBNR	645,793	1,777,074	17,187,288	18,964,361
	Discounted Claim Value	(74,911)	19,797	(4,295,909)	(4,276,113)
	Excess Recoveries	721,449	1,009,919	(1,147,062)	(137,143)
	<b>TOTAL CLAIMS</b>	<b>583,034</b>	<b>4,308,202</b>	<b>51,286,599</b>	<b>55,594,802</b>
3.	EXPENSES				
	Excess Premiums	2,334,872	26,561,996	236,578,246	263,140,242
	Administrative	231,867	2,601,238	23,142,827	25,744,065
	<b>TOTAL EXPENSES</b>	<b>2,566,739</b>	<b>29,163,234</b>	<b>259,721,073</b>	<b>288,884,307</b>
4.	UNDERWRITING PROFIT (1-2-3)	700,403	5,880,492	15,399,852	21,280,343
5.	INVESTMENT INCOME	112,030	1,105,654	3,281,155	4,386,809
6.	PROFIT (4+5)	812,433	6,986,146	18,681,007	25,667,152
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>812,433</b>	<b>6,986,146</b>	<b>11,973,456</b>	<b>18,959,601</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	354	3,782	70,386	74,168
	2011	859	10,809	391,132	401,941
	2012	1,686	15,146	486,042	501,188
	2013	3,082	29,842	1,118,179	1,148,021
	2014	4,215	44,071	1,923,686	1,967,757
	2015	3,437	40,254	1,313,021	1,353,275
	2016	5,302	198,958	1,508,680	1,707,638
	2017	6,966	334,966	2,562,938	2,897,904
	2018	7,898	173,240	2,445,415	2,618,655
	2019	6,278	123,319	2,073,713	2,197,032
	2020	9,554	1,279,193	167,484	1,446,677
	2021	7,592	117,290	(672,764)	(555,474)
	2022	8,323	(350,231)	1,243,729	893,498
	2023	11,736	1,282,871	(4,462,718)	(3,179,847)
	2024	12,318	(1,043,097)	1,804,532	761,435
	2025	722,832	4,725,734		4,725,734
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>812,433</b>	<b>6,986,146</b>	<b>11,973,455</b>	<b>18,959,601</b>
	<b>TOTAL CASH</b>				<b>39,682,885</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	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
	<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	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)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(1,427)</b>	<b>835,426</b>	<b>833,999</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	2,721	38,973	1,785,983	1,824,956
	Case Reserves	(2,721)	(38,973)	112,437	73,464
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	3,289	(11,571)	(8,282)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>3,289</b>	<b>1,890,529</b>	<b>1,893,818</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	87	25,443	1,153,465	1,178,908
	Case Reserves	(87)	(22,146)	434,898	412,752
	IBNR	0	(3,297)	17,340	14,043
	Discounted Claim Value	0	3,893	(47,302)	(43,409)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>3,893</b>	<b>1,558,401</b>	<b>1,562,294</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	13,401	16,622	864,533	881,155
	Case Reserves	(10,000)	(1,725)	82,575	80,850
	IBNR	(3,401)	(14,598)	21,077	6,479
	Discounted Claim Value	0	704	(11,153)	(10,449)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>1,003</b>	<b>957,032</b>	<b>958,035</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	115	1,889	2,473,703	2,475,592
	Case Reserves	(115)	5,611	597,900	603,511
	IBNR	0	(13,211)	49,975	36,764
	Discounted Claim Value	0	2,610	(73,534)	(70,924)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(3,101)</b>	<b>3,048,044</b>	<b>3,044,943</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	3,484	43,206	1,392,569	1,435,775
	Case Reserves	(3,485)	(189,623)	1,125,747	936,124
	IBNR	1	(13,947)	39,497	25,550
	Discounted Claim Value	0	18,487	(109,929)	(91,442)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(141,876)</b>	<b>2,447,884</b>	<b>2,306,008</b>
<b>FUND YEAR 2017</b>					
	Paid Claims	(44)	1,700	1,585,263	1,586,963
	Case Reserves	0	(259,572)	605,912	346,340
	IBNR	44	(16,299)	43,208	26,909
	Discounted Claim Value	0	13,663	(54,120)	(40,457)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(260,509)</b>	<b>2,180,263</b>	<b>1,919,754</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2018</b>				
Paid Claims	1,550	6,150	1,620,907	1,627,057
Case Reserves	(1,550)	(56,255)	440,557	384,302
IBNR	0	(49,420)	227,389	177,969
Discounted Claim Value	0	10,735	(63,964)	(53,229)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(88,789)</b>	<b>2,224,889</b>	<b>2,136,100</b>
<b>FUND YEAR 2019</b>				
Paid Claims	6,932	322,051	1,373,046	1,695,097
Case Reserves	(6,932)	(328,450)	1,250,583	922,133
IBNR	0	(50,677)	196,568	145,891
Discounted Claim Value	0	4,183	(120,133)	(115,950)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(52,893)</b>	<b>2,700,064</b>	<b>2,647,171</b>
<b>FUND YEAR 2020</b>				
Paid Claims	(375,401)	2,199,018	(181,777)	2,017,241
Case Reserves	(187,603)	(3,907,915)	4,808,620	900,705
IBNR	(158,445)	(1,106,217)	1,461,677	355,460
Discounted Claim Value	0	630,857	(836,712)	(205,855)
Excess Recoveries	721,449	1,009,919	(1,147,062)	(137,143)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(1,174,337)</b>	<b>4,104,746</b>	<b>2,930,409</b>
<b>FUND YEAR 2021</b>				
Paid Claims	6,121	62,320	3,333,352	3,395,672
Case Reserves	2,344	(258,056)	2,146,382	1,888,326
IBNR	(8,465)	142,127	1,107,209	1,249,336
Discounted Claim Value	0	18,050	(425,157)	(407,107)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(35,558)</b>	<b>6,161,786</b>	<b>6,126,228</b>
<b>FUND YEAR 2022</b>				
Paid Claims	618	752,595	1,517,476	2,270,071
Case Reserves	(613)	721,896	993,800	1,715,696
IBNR	(5)	(1,118,069)	2,943,881	1,825,812
Discounted Claim Value	0	87,644	(478,087)	(390,443)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>444,065</b>	<b>4,977,070</b>	<b>5,421,135</b>
<b>FUND YEAR 2023</b>				
Paid Claims	767	107,238	5,267,964	5,375,202
Case Reserves	(107,133)	(668,009)	1,324,351	656,342
IBNR	106,366	(759,537)	5,533,584	4,774,047
Discounted Claim Value	0	162,351	(906,005)	(743,654)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>(1,157,957)</b>	<b>11,219,894</b>	<b>10,061,937</b>
<b>FUND YEAR 2024</b>				
Paid Claims	(194,287)	1,621,656	577,421	2,199,077
Case Reserves	(27,529)	644,754	1,839,730	2,484,484
IBNR	221,817	(1,233,453)	5,539,202	4,305,749
Discounted Claim Value	0	101,312	(1,147,621)	(1,046,309)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>1,134,270</b>	<b>6,808,732</b>	<b>7,943,002</b>
<b>FUND YEAR 2025</b>				
Paid Claims	215,058	539,210		539,210
Case Reserves	(44,995)	123,266		123,266
IBNR	487,881	6,013,671		6,013,671
Discounted Claim Value	(74,911)	(1,038,017)		(1,038,017)
<b>TOTAL FY 2025 CLAIMS</b>	<b>583,034</b>	<b>5,638,130</b>	<b>0</b>	<b>5,638,130</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>583,034</b>	<b>4,308,202</b>	<b>51,286,600</b>	<b>55,594,802</b>

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 Commission

### CLAIM ACTIVITY REPORT

October 31, 2025

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
September-25	0	0	0	0	0	0
October-25	0	0	0	0	0	0
<b>NET CHGE</b>	0	0	0	0	0	0
Limited Reserves						<b>\$0</b>
Year	2021	2022	2023	2024	2025	TOTAL
September-25	\$0	\$0	\$0	\$0	\$105,749	\$105,749
October-25	\$0	\$0	\$0	\$0	\$14,250	\$14,250
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	(\$91,499)	(\$91,499)
<b>Ltd Incurred</b>	\$0	\$160,526	\$6,710	\$10,396	\$0	\$177,632
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
September-25	3	80	17	38	58	196
October-25	3	79	16	35	67	200
<b>NET CHGE</b>	0	-1	-1	-3	9	4
Limited Reserves						<b>\$9,320</b>
Year	2021	2022	2023	2024	2025	TOTAL
September-25	\$55,166	\$545,543	\$653,918	\$582,076	\$99,196	\$1,935,898
October-25	\$55,166	\$527,741	\$570,778	\$571,839	\$138,405	\$1,863,929
<b>NET CHGE</b>	\$0	(\$17,801)	(\$83,140)	(\$10,236)	\$39,209	(\$71,968)
<b>Ltd Incurred</b>	\$385,620	\$807,273	\$816,065	\$602,745	\$602,745	\$3,214,448
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
September-25	0	1	0	3	9	13
October-25	0	0	0	3	9	12
<b>NET CHGE</b>	0	-1	0	0	0	-1
Limited Reserves						<b>\$9,166</b>
Year	2021	2022	2023	2024	2025	TOTAL
September-25	\$0	\$0	\$0	\$81,295	\$29,523	\$110,818
October-25	\$0	\$0	\$0	\$81,295	\$28,701	\$109,996
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	(\$822)	(\$822)
<b>Ltd Incurred</b>	\$67,529	\$268,072	\$7,716	\$97,633	\$97,633	\$538,583
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
September-25	38	56	33	55	90	272
October-25	31	43	29	48	88	239
<b>NET CHGE</b>	-7	-13	-4	-7	-2	-33
Limited Reserves						<b>\$36,713</b>
Year	2021	2022	2023	2024	2025	TOTAL
September-25	\$2,765,022	\$3,165,981	\$1,272,340	\$1,522,842	\$620,928	\$9,347,114
October-25	\$2,595,535	\$2,825,211	\$1,257,126	\$1,429,282	\$667,362	\$8,774,516
<b>NET CHGE</b>	(\$169,487)	(\$340,771)	(\$15,214)	(\$93,560)	\$46,434	(\$572,598)
<b>Ltd Incurred</b>	\$8,157,090	\$8,239,352	\$3,052,594	\$3,329,028	\$3,329,028	\$26,107,091
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
September-25	41	137	50	96	157	481
October-25	34	122	45	86	164	451
<b>NET CHGE</b>	-7	-15	-5	-10	7	-30
Limited Reserves						<b>\$23,864</b>
Year	2021	2022	2023	2024	2025	TOTAL
September-25	\$2,820,188	\$3,711,524	\$1,926,258	\$2,186,213	\$855,396	\$11,499,579
October-25	\$2,650,701	\$3,352,952	\$1,827,904	\$2,082,417	\$848,718	\$10,762,692
<b>NET CHGE</b>	(\$169,487)	(\$358,572)	(\$98,354)	(\$103,796)	(\$6,678)	(\$736,887)
<b>Ltd Incurred</b>	\$8,610,239	\$9,475,224	\$3,883,085	\$4,039,801	\$4,029,405	\$30,037,754

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

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

2021	Budget	Current		58		Last Month		57		Last Year		46	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-24	MONTH TARGETED
PROPERTY	184,664	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	541,012	385,620	385,620	71.28%	97.02%	385,620	385,620	71.28%	96.96%	395,985	395,985	73.19%	95.07%
POL/EPL													
AUTO LIABILITY	74,552	67,529	67,529	90.58%	95.69%	67,529	67,529	90.58%	95.43%	67,529	67,529	90.58%	91.84%
WORKER'S COMP	5,014,620	8,386,884	8,157,090	162.67%	99.83%	8,510,636	8,280,842	165.13%	99.80%	8,874,514	8,644,720	172.39%	99.28%
TOTAL ALL LINES	5,814,848	8,840,033	8,610,239	148.07%	99.52%	8,963,785	8,733,991	150.20%	99.49%	9,338,027	9,108,234	156.64%	98.81%
NET PAYOUT %	\$6,239,488				107.30%								

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

2022	Budget	Current		46		Last Month		45		Last Year		34	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-24	MONTH TARGETED
PROPERTY	260,954	160,526	160,526	61.52%	100.00%	160,526	160,526	61.52%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	807,273	807,273	133.68%	95.07%	824,373	824,373	136.52%	94.71%	834,262	834,262	138.15%	88.77%
POL/EPL	382,687	645,000	645,000	168.55%	95.07%	62,000	62,000	16.20%	94.71%	0	0	0.00%	88.77%
AUTO LIABILITY	132,715	268,072	268,072	201.99%	91.84%	268,072	268,072	201.99%	91.45%	159,580	159,580	120.24%	85.94%
WORKER'S COMP	7,209,432	8,383,041	8,239,352	114.29%	99.28%	8,526,146	8,382,457	116.27%	99.20%	7,127,960	6,984,271	96.88%	97.68%
TOTAL ALL LINES	8,589,655	10,263,913	10,120,224	117.82%	98.70%	9,841,118	9,697,429	112.90%	98.59%	8,121,802	7,978,113	92.88%	96.55%
NET PAYOUT %	\$6,819,718				79.39%								

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

2023	Budget	Current		34		Last Month		33		Last Year		22	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-24	MONTH TARGETED
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	98.69%
GEN LIABILITY	619,000	816,065	816,065	131.84%	88.77%	748,021	748,021	120.84%	88.03%	352,626	352,626	56.97%	76.91%
POL/EPL	342,000	509,490	509,490	148.97%	88.77%	410,793	410,793	120.12%	88.03%	0	0	0.00%	76.91%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	85.94%	7,716	7,716	6.43%	85.26%	10,203	10,203	8.50%	73.57%
WORKER'S COMP	8,198,000	3,067,139	3,052,594	37.24%	97.68%	3,064,014	3,049,470	37.20%	97.46%	2,603,926	2,589,381	31.59%	91.80%
TOTAL ALL LINES	9,538,000	4,407,118	4,392,574	46.05%	96.70%	4,237,253	4,222,709	44.27%	96.42%	2,966,755	2,952,211	30.95%	90.26%
NET PAYOUT %	\$2,513,483				26.35%								

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

2024	Budget	Current		22		Last Month		21		Last Year		10	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-24	MONTH TARGETED
PROPERTY	280,797	10,396	10,396	3.70%	98.69%	10,396	10,396	3.70%	98.04%	0	0	0.00%	76.00%
GEN LIABILITY	634,000	602,745	602,745	95.07%	76.91%	610,847	610,847	96.35%	75.57%	215,103	215,103	33.93%	42.00%
POL/EPL	364,000	65,012	65,012	17.86%	76.91%	168,860	168,860	46.39%	75.57%	0	0	0.00%	42.00%
AUTO LIABILITY	134,000	97,633	97,633	72.86%	73.57%	97,633	97,633	72.86%	71.98%	20,129	20,129	15.02%	40.00%
WORKER'S COMP	8,639,000	3,338,402	3,329,028	38.53%	91.80%	3,306,750	3,297,376	38.17%	90.74%	1,440,544	1,431,170	16.57%	42.00%
TOTAL ALL LINES	10,051,797	4,114,188	4,104,813	40.84%	90.27%	4,194,486	4,185,112	41.64%	89.19%	1,675,777	1,666,402	16.58%	42.92%
NET PAYOUT %	\$1,973,184				19.63%								

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

2025	Budget	Current		10		Last Month		9		Last Year		-2	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-24	MONTH TARGETED
PROPERTY	292,000	355,463	355,463	121.73%	76.00%	433,115	433,115	148.33%	68.00%			N/A	N/A
GEN LIABILITY	651,000	171,500	171,500	26.34%	42.00%	128,251	128,251	19.70%	36.00%			N/A	N/A
POL/EPL	386,000	275,266	275,266	71.31%	42.00%	7,100	7,100	1.84%	36.00%			N/A	N/A
AUTO LIABILITY	151,000	40,117	40,117	26.57%	40.00%	40,105	40,105	26.56%	35.00%			N/A	N/A
WORKER'S COMP	9,031,000	1,324,588	1,324,588	14.67%	42.00%	1,111,273	1,111,273	12.31%	33.00%			N/A	N/A
TOTAL ALL LINES	10,511,000	2,166,934	2,166,934	20.62%	42.92%	1,719,844	1,719,844	16.36%	34.30%	0	0	N/A	N/A
NET PAYOUT %	\$657,226				6.25%								



# 16TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

## SAVE THE DATES

FRIDAY, APRIL 24 ▶ 9:00 AM – 12:00 PM  
FRIDAY, MAY 1 ▶ 9:00 AM – 12:00 PM

## Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

This online seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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**MEL**



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

### FRIDAY, APRIL 24

- Local Government Health Benefits Crisis
- Police Accreditation Plus Initiative
- Controlling Workers Compensation Costs

### FRIDAY, MAY 1

- Anti-Harassment Programs for Volunteer Organizations
- Cyber JIF at 3
- Local Government Ethics Act

### TO REGISTER

Connect to [njmel.org](http://njmel.org)  
or email Jaime Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

THE POWER OF  
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[njmel.org](http://njmel.org)

# OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 19-26

February 2026

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>
PERMA RISK MANAGEMENT SERVICES	2025 AATRIX 1099 FILING 02/26	19.99
		<b>19.99</b>
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 12/25 INV 265182	2,116.05
		<b>2,116.05</b>
	<b>Total Payments FY 2025</b>	<b>\$2,136.04</b>

**FUND YEAR**  
**2026**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 1ST INSTALL 2026 02/26	2,696,715.66
		<b>2,696,715.66</b>
QUAL-LYNX	CLAIM SERVICES FOR 02/26 INV QL26-1254	26,325.00
		<b>26,325.00</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/26	5.92
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 02/26	15,521.16
		<b>15,527.08</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 02/26	1,883.00
		<b>1,883.00</b>
JULIE N. TARRANT	TREASURERS FEE 02/26	469.92
JULIE N. TARRANT	TREASURER FEE 01/26 BALANCE DUE	9.18
		<b>479.10</b>
CONNER STRONG & BUCKELEW	RISK MGMT FEE 02/26	3,610.08
CONNER STRONG & BUCKELEW	RISK MGMT FEE BAL FOR 01/26	70.71
		<b>3,680.79</b>
USA TODAY MEDIA CORP	A# 1119553 INV 7530682-12034986 1/30/26	70.20
		<b>70.20</b>
COLUMN SOFTWARE PBC	ORD # COL15994 INV 4597C97D-0025 1/31/26	81.58
COLUMN SOFTWARE PBC	COL15977- INV 4597C97D-0024 1/31/26	71.92
		<b>153.50</b>

**Total Payments FY 2026**

**\$2,744,834.33**

**TOTAL PAYMENTS ALL FUND YEARS \$2,746,970.37**

\_\_\_\_\_  
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: October										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Official:	0	0	TOTAL
OPEN BALANCE	1,422,084.87	(552,262.37)	309,542.50	27,859,952.62	(2,485,952.84)	2,215,912.52	2,562,535.49	0.00	0.00	31,331,812.77
<b>RECEIPTS</b>										
Assessments	6,707.25	11,691.75	3,468.47	207,442.48	106,262.03	15,950.33	12,628.19	0.00	0.00	364,150.50
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	4,231.31	2,525.47	1,177.46	84,683.92	58.44	6,686.41	7,624.62	0.00	0.00	106,987.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4,231.31	2,525.47	1,177.46	84,683.92	58.44	6,686.41	7,624.62	0.00	0.00	106,987.63
Other *	0.00	57,411.96	0.00	0.00	0.00	32,292.86	0.00	0.00	0.00	89,704.82
<b>TOTAL</b>	<b>10,938.56</b>	<b>71,629.18</b>	<b>4,645.93</b>	<b>292,126.40</b>	<b>106,320.47</b>	<b>54,929.60</b>	<b>20,252.81</b>	<b>0.00</b>	<b>0.00</b>	<b>560,842.95</b>
<b>EXPENSES</b>										
Claims Transfers	0.00	170,798.77	834.00	474,835.82	0.00	0.00	0.00	0.00	0.00	646,468.59
Expenses	0.00	0.00	0.00	0.00	0.00	107,502.48	0.00	0.00	0.00	107,502.48
Other *	0.00	0.00	0.00	0.00	0.00	375,932.75	0.00	0.00	0.00	375,932.75
<b>TOTAL</b>	<b>0.00</b>	<b>170,798.77</b>	<b>834.00</b>	<b>474,835.82</b>	<b>0.00</b>	<b>483,435.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,129,903.82</b>
<b>END BALANCE</b>	<b>1,433,023.43</b>	<b>(651,431.96)</b>	<b>313,354.43</b>	<b>27,677,243.20</b>	<b>(2,379,632.37)</b>	<b>1,787,406.89</b>	<b>2,582,788.30</b>	<b>0.00</b>	<b>0.00</b>	<b>30,762,751.90</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	October			
CURRENT FUND YEAR	2025			
Description:	Investors Admin	Investors Claim	Investors Legacy Claims	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$31,331,813.64	28,939,879.98	526,748.08	1865185.579
Opening Interest Accrual Balance	\$0.00	-	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	\$106,987.63	\$98,691.60	\$2,068.84	\$6,227.19
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	\$106,987.63	\$98,691.60	\$2,068.84	\$6,227.19
9 Deposits - Purchases	\$798,628.43	\$517,715.57	\$250,000.00	\$30,912.86
10 (Withdrawals - Sales)	-\$1,474,676.94	-\$357,502.48	-\$741,241.71	-\$375,932.75
Ending Cash & Investment Balance	\$30,762,752.76	\$29,198,784.67	\$37,575.21	\$1,526,392.88
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$425,691.47	\$0.00	\$311,437.01	\$114,254.46
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$31,188,444.23	\$29,198,784.67	\$349,012.22	\$1,640,647.34



**OCEAN COUNTY INSURANCE FUND COMMISSION  
CUMULATIVE SAVINGS SUMMARY**

<b>2026 - YTD</b>	<b>BILL COUNT</b>	<b>BILLED AMOUNT</b>	<b>APPROVED AMOUNT</b>	<b>NETWORK SAVINGS</b>	<b>% SAVINGS</b>	<b>FEE AMOUNT</b>	<b>PPO PENETRATION RATE</b>
January	254	\$ 283,695.71	\$ 108,880.48	\$ 144,270.26	51%	\$ 28,980.56	88%
February							
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>254</b>	<b>\$ 283,695.71</b>	<b>\$ 108,880.48</b>	<b>\$ 174,815.23</b>	<b>62%</b>	<b>\$ 28,980.56</b>	<b>88%</b>

<b>2025</b>	<b>BILL COUNT</b>	<b>BILLED AMOUNT</b>	<b>APPROVED AMOUNT</b>	<b>NETWORK SAVINGS</b>	<b>% SAVINGS</b>	<b>FEE AMOUNT</b>	<b>PPO PENETRATION RATE</b>
January	254	\$ 285,908.07	\$ 110,597.51	\$ 146,998.96	51%	\$ 27,515.34	92%
February	169	\$ 312,880.36	\$ 81,942.38	\$ 189,854.97	61%	\$ 32,369.67	97%
March	244	\$ 584,920.58	\$ 198,345.43	\$ 317,161.63	54%	\$ 54,259.48	91%
April	177	\$ 180,789.02	\$ 76,838.10	\$ 85,533.84	47%	\$ 17,882.49	82%
May	210	\$ 587,549.14	\$ 158,419.14	\$ 370,813.80	63%	\$ 37,665.92	87%
June	116	\$ 814,530.22	\$ 315,379.77	\$ 409,352.03	50%	\$ 78,486.35	90%
July	178	\$ 155,873.46	\$ 55,412.04	\$ 85,894.11	55%	\$ 16,868.65	84%
August	264	\$ 255,523.09	\$ 88,040.52	\$ 137,518.43	54%	\$ 37,437.41	89%
September	194	\$ 386,093.60	\$ 103,467.18	\$ 235,458.49	61%	\$ 68,815.43	91%
October	288	\$ 545,280.09	\$ 178,744.80	\$ 301,970.18	55%	\$ 25,792.33	93%
November	181	\$ 150,906.74	\$ 65,989.07	\$ 69,880.04	46%	\$ 16,333.61	92%
December	235	\$ 350,404.20	\$ 103,958.52	\$ 209,195.86	60%	\$ 19,459.63	94%
<b>Grand Total</b>	<b>2510</b>	<b>\$ 4,610,658.57</b>	<b>\$ 1,537,134.46</b>	<b>\$ 3,073,524.11</b>	<b>67%</b>	<b>\$ 432,886.31</b>	<b>90%</b>



**OCEAN COUNTY – LEGACY  
2026 CUMULATIVE SAVINGS SUMMARY**

<b>2026 - YTD</b>	<b>BILL COUNT</b>	<b>BILLED AMOUNT</b>	<b>APPROVED AMOUNT</b>	<b>NETWORK SAVINGS</b>	<b>% SAVINGS</b>	<b>FEE AMOUNT</b>	<b>PPO PENETRATION RATE</b>
January	44	\$ 158,395.23	\$ 46,584.63	\$ 91,695.04	58%	\$ 20,115.56	70%
February							
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>44</b>	<b>\$ 158,395.23</b>	<b>\$ 46,584.63</b>	<b>\$ 91,695.04</b>	<b>58%</b>	<b>\$ 20,115.56</b>	<b>70%</b>

<b>2025</b>	<b>BILL COUNT</b>	<b>BILLED AMOUNT</b>	<b>APPROVED AMOUNT</b>	<b>NETWORK SAVINGS</b>	<b>% SAVINGS</b>	<b>FEE AMOUNT</b>	<b>PPO PENETRATION RATE</b>
January	64	\$ 185,539.50	\$ 38,142.96	\$ 120,897.85	65%	\$ 9,222.30	86%
February	38	\$ 181,667.28	\$ 49,800.26	\$ 108,130.94	60%	\$ 4,544.36	92%
March	46	\$ 188,741.03	\$ 33,120.09	\$ 128,161.16	68%	\$ 18,648.62	70%
April	86	\$ 139,814.67	\$ 41,807.53	\$ 80,538.23	58%	\$ 31,858.76	90%
May	64	\$ 128,091.93	\$ 32,245.78	\$ 78,772.66	61%	\$ 12,495.07	80%
June	43	\$ 54,378.04	\$ 20,391.79	\$ 27,970.90	51%	\$ 33,910.12	91%
July	19	\$ 8,330.00	\$ 3,175.10	\$ 4,226.98	51%	\$ 718.59	95%
August	49	\$ 276,519.12	\$ 67,613.65	\$ 182,217.69	66%	\$ 21,790.27	86%
September	4	\$ 1,197.00	\$ 544.97	\$ 534.66	45%	\$ 156.83	100%
October	66	\$ 114,664.65	\$ 28,346.51	\$ 75,615.86	66%	\$ 11,472.15	80%
November	6	\$ 36,645.00	\$ 5,423.05	\$ 25,602.00	70%	\$ 4,798.70	83%
December	90	\$ 146,912.54	\$ 51,072.08	\$ 80,964.63	55%	\$ 17,192.50	91%
<b>Grand Total</b>	<b>575</b>	<b>\$ 1,462,500.76</b>	<b>\$ 371,683.77</b>	<b>\$ 913,633.56</b>	<b>62%</b>	<b>\$ 166,808.27</b>	<b>87%</b>



**OCEAN COUNTY INSURANCE FUND COMMISSION  
TOP 10 PROVIDERS BY CHARGES AND NETWORK STATUS  
JANUARY 2026**

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
JERSEY SHORE UNIV MED CT	Hospital	1	\$ 63,747.40	\$ 15,661.69	\$ 39,430.29	62%
ORTHO NJ LLC	Ortho/Neuro	25	\$ 37,831.40	\$ 10,615.76	\$ 22,316.84	59%
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	2	\$ 32,188.00	\$ 7,620.50	\$ 20,145.35	63%
HMH HOSPITALS CORPORATION	Hospital	1	\$ 26,977.20	\$ 23,449.54	\$ 2,892.68	11%
KESSLER INSTITUTE FOR REHAB	Physical therapy/Occupational therapy	29	\$ 18,777.33	\$ 5,168.00	\$ 11,159.61	59%
HACKENSACK MERIDIAN TEAM HEALTH	Occupational Medicine/Urgent Care	54	\$ 17,694.00	\$ 8,731.71	\$ 7,349.08	42%
COMMUNITY MEDICAL CENTER	Hospital	4	\$ 9,549.06	\$ 6,134.29	\$ 2,800.11	29%
Toms River Surgery Center	Ambulatory Surgery Center	1	\$ 8,859.00	\$ 2,345.00	\$ 5,341.48	60%
SEAVIEW ORTHOPAEDIC, AC	Ortho/Neuro	5	\$ 8,294.00	\$ 3,604.12	\$ 3,845.68	46%
OSPREY REHABILITATION LLC	Physical therapy/Occupational therapy	22	\$ 7,416.00	\$ 2,298.89	\$ 4,196.11	57%
<b>Grand Total</b>		<b>144</b>	<b>\$ 231,333.39</b>	<b>\$ 85,629.50</b>	<b>\$ 145,703.89</b>	<b>63%</b>

OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
ELECTROSTIM MED. SERVICES INC.	Durable Medical Equipment	15	\$ 7,569.06	\$ 4,371.55	\$ 3,543.64	47%
Center for Neuro Wellness	Neuropsychology	12	\$ 5,445.00	\$ 2,999.19	\$ 2,005.59	37%
MATTHEW J PITERA MD PA	Psychiatry	2	\$ 1,400.00	\$ 900.00	\$ 410.00	29%
EAR NOSE THROAT OF NEW JERSEY	Otolaryngology (ENT)	1	\$ 195.00	\$ 176.32	\$ 15.32	8%
<b>Grand Total</b>		<b>30</b>	<b>\$ 14,609.06</b>	<b>\$ 8,447.06</b>	<b>\$ 6,162.00</b>	<b>42%</b>



**COUNTY OF OCEAN - LEGACY  
TOP 10 PROVIDERS BY CHARGES AND NETWORK STATUS  
JANUARY 2026**

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
PREMIER BRAIN & SPINE,LLC	Physical Medicine & Rehabilitation	4	\$ 100,850.00	\$ 19,066.87	\$ 67,062.17	66%
LAKEWOOD SURGERY CENTER	Ambulatory Surgery Center	1	\$ 11,946.00	\$ 3,517.50	\$ 6,911.37	58%
PARKWAY ANESTHESIA ASSOCIATES LLC	Anesthesia/Pain Management	3	\$ 9,750.00	\$ 3,625.00	\$ 5,022.50	52%
SOUTHERN OCEAN MEDICAL C	Hospital	1	\$ 9,496.87	\$ 8,623.16	\$ 716.44	8%
ONE CALL CARE DIAGNOSTICS	MRI/Radiology	2	\$ 5,874.46	\$ 2,085.00	\$ 3,107.36	53%
ORTHO NJ LLC	Ortho/Neuro	4	\$ 4,116.00	\$ 1,775.30	\$ 1,919.38	47%
SEAVIEW ORTHOPAEDIC, AC	Ortho/Neuro	3	\$ 3,367.60	\$ 1,691.60	\$ 1,374.33	41%
ORTHO NJ LLC	Anesthesia/Pain Management	2	\$ 3,295.00	\$ 421.02	\$ 2,356.66	72%
ALIGN DIRECT BILL LLC	Physical therapy/Occupational therapy	4	\$ 1,620.00	\$ 550.00	\$ 877.40	54%
Shrewsbury Ambulatory Anesthesia LLC	Anesthesia/Pain Management	1	\$ 1,500.00	\$ 750.00	\$ 615.00	41%
<b>Grand Total</b>		<b>25</b>	<b>\$ 151,815.93</b>	<b>\$ 42,105.45</b>	<b>\$ 109,710.48</b>	<b>72%</b>

OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
PALMETTO SPINE AND PAIN CARE	Anesthesia/Pain Management	9	\$ 1,502.00	\$ 967.87	\$ 437.98	29%
MSC GROUP INC	Durable Medical Equipment	1	\$ 795.30	\$ 795.30	\$ -	0%
MATTHEW J PITERA MD PA	Psychiatry	1	\$ 700.00	\$ 450.00	\$ 205.00	29%
BENJAMIN M GILIBERTI MD	Ortho/Neuro	1	\$ 250.00	\$ 250.00	\$ -	0%
OPHTHALMIC PARTNERS PC	Ophthalmology	1	\$ 210.00	\$ 188.30	\$ 17.79	8%
<b>Grand Total</b>		<b>12</b>	<b>\$ 3,247.30</b>	<b>\$ 2,463.17</b>	<b>\$ 784.13</b>	<b>24%</b>



**OCEAN COUNTY INSURANCE FUND COMMISSION**  
**All Workers' Compensation Claims Reported By Claim Type**

<b>2026</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
January	4	16	2	22
February				0
March				0
April				0
May				0
June				0
July				0
August				0
September				0
October				0
November				0
December				0
<b>Grand Total</b>	<b>4</b>	<b>16</b>	<b>2</b>	<b>22</b>

<b>2025</b>	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</b>	<b>Grand Total</b>
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	4	12	1	17
<b>Grand Total</b>	<b>41</b>	<b>162</b>	<b>11</b>	<b>214</b>

# SAFETY DIRECTOR REPORT

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 12, 2026  
**DATE OF MEETING:** February 19, 2026

### OCIFC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>	<p>Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949</p>
<p>Michael Brosnan Law Enforcement Consultant Office: 732-736-5243 Cell # 732-232-8515 <a href="mailto:mbrosnan@jamontgomery.com">mbrosnan@jamontgomery.com</a></p>		<p>Natalie Dougherty, Senior Risk Operations Analyst <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738</p>

**JANUARY – FEBRUARY 2026**

### RISK CONTROL ACTIVITIES

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

- **January 15:** Attended the OCIFC meeting.
- **February 9:** Conducted loss control visits at the County Sheriff's Training Center and the Southern Recycling Center.

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

- **February 12:** Plan to attend the OCIFC Claims Committee meeting.
- **February 19:** 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/>:

- Training Announcement - Active Shooter and Hostile Events
- High Visibility Apparel Guidance - Best Practices
- Snow & Ice Removal - Best Practices
- Winter Ice Activities - Best Practices
- Snowplow Warning Light Law Updated

## **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.

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. *(February through April 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:

- *June 1 - 22, 2026 (Start Date: July 1, 2026)*
- *December 1 - 22, 2026 (Start Date - January 1, 2027)*

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

**Please Note:** *If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).*

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



### NJCE Learning Management System (LMS)

**Students (Users)** – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty ([ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)).

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 (real-time) are on the [NJCE LIVE](#) 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. (The Expo 2026 schedule will be released soon).**

**(\*\* Zoom Meeting Training: Please Note: 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.**

**February through April 2026 Safety Training Schedule**  
**Click on the “Class Topic” to Register and for the Course Description**

DATE	CLASS TOPIC	TIME
2/10/26	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/10/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/10/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/11/26	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
2/11/26	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
2/11/26	<a href="#">Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
2/11/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/12/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
2/12/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/18/26	<a href="#">Heavy Equipment Safety</a>	8:00 - 10:00 am
2/18/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
2/18/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/18/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/19/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/19/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/19/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
2/19/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
2/20/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/23/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	8:00 - 9:30 am
2/23/26	<a href="#">Playground Safety Inspections</a>	10:00 - 12:00 pm
2/12/26	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	10:00 - 12:00 pm

2/23/26	<a href="#">Public Employers: What You Need to Know (Zoom Meeting)**</a>	9:00 - 10:30 am
2/24/26	<a href="#">Snow Removal Safety</a>	8:30 - 10:30 am
2/24/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
2/24/26	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/25/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
2/25/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/26/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
2/27/26	<a href="#">Asbestos Awareness</a>	10:00 - 12:00 pm
3/2/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/2/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors</a>	9:00 - 11:00 am
3/2/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/2/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/3/26	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
3/3/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
3/3/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
3/4/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/4/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
3/4/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/5/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/5/26	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
3/6/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/6/26	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
3/6/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	11:30 - 1:00 pm
3/6/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/9/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/9/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
3/10/26	<a href="#">Work Zone: Flagger</a>	7:30 - 8:30 am
3/10/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/11/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/12/26	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
3/12/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
3/12/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/13/26	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/13/26	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/13/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
3/16/26	<a href="#">The Power of Collaboration Parts (Camden)*</a>	9:00 - 12:00 pm
3/17/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/17/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
3/17/26	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
3/18/26	<a href="#">Introduction to Communication Skills (Zoom Meeting)**</a>	10:00 - 12:00 pm
3/18/26	<a href="#">Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
3/18/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	11:30 - 1:00 pm
3/18/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
3/19/26	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am

3/19/26	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
3/19/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
3/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
3/20/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/23/26	<a href="#">Asbestos Awareness</a>	8:30 - 10:30 am
3/23/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/23/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/25/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/25/26	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
3/26/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/26/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
3/26/26	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/26/26	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/27/26	<a href="#">Hazard Communication/NJ Right to Know</a>	7:30 - 9:00 am
3/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am
3/30/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
3/30/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/31/26	<a href="#">Sanitation and Recycling Safety</a>	8:30 - 10:30 am
3/31/26	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
4/1/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/1/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/1/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/2/26	<a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)</a>	8:30 - 9:30 am
4/2/26	<a href="#">Driving Safety Awareness</a>	10:00 - 11:30 am
4/2/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	1:00 - 2:30 pm
4/7/26	<a href="#">Work Zone: Flagger</a>	10:30 - 11:30 am
4/7/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
4/8/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/8/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/9/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	7:30 - 9:30 am
4/9/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
4/9/26	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/10/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Middlesex)</a>	8:30 - 11:30 am
4/13/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/13/26	<a href="#">Hazard Communication/NJ Right to Know</a>	9:00 - 10:30 am
4/13/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/13/26	<a href="#">Active Shooter &amp; Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
4/14/26	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/14/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/14/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/14/26	<a href="#">Introduction to Management Skills (Zoom Meeting)</a>	1:00 - 3:00 pm
4/15/26	<a href="#">Fire Safety</a>	7:30 - 8:30 am

4/15/26	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
4/15/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:30 - 12:00 pm
4/15/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/16/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/16/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/16/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)</a>	8:30 - 11:30 am
4/17/26	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/17/26	<a href="#">Housing Authority Safety &amp; Regulatory Awareness</a>	8:30 - 12:00 pm
4/17/26	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/17/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/20/26	<a href="#">Shop and Tool Safety</a>	9:00 - 10:00 am
4/20/26	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/20/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
4/21/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/21/26	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/21/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/22/26	<a href="#">Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/22/26	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
4/23/26	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
4/23/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
4/24/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
4/24/26	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/27/26	<a href="#">Fall Protection Awareness</a>	8:00 - 10:00 am
4/27/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
4/27/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
4/28/26	<a href="#">Heavy Equipment Safety</a>	8:30 - 10:30 am
4/28/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/29/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
4/29/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/30/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
4/30/26	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 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 and 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. 20-26**

**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: February 19, 2026**

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**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**

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**MICHAEL J. FIURE, VICE-CHAIRPERSON**

# **Appendix I**

*Minutes*

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – January 15, 2026  
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 ( <i>arrived 10:07 a.m.</i> )
Michelle I. Gunther	Present
Frank Sadeghi (Alternate)	Excused

**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>  Vanguard Claims Administration <b>Erica Harmeyer</b>  PERMA Risk Management Services <b>Shai McLeod</b> <b>Kerin Drumheiser</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew <b>Carole Mack</b> <b>Mary Anne Sander</b>
Treasurer	<b>Julie Tarrant</b>
Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
Safety Director	J.A. Montgomery Consulting <b>Paul Shives</b>

**ALSO PRESENT:**

Antoinette DePaola, Ocean County  
Jen Hagendoorn, Ocean County Board of Social Services  
Will Demand, Ocean County Utility Authority  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 18, 2025**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF DECEMBER 18, 2025**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Shives said he was sitting in for Mr. Prince this morning. Mr. Shives reported the Safety and Accident Review Committee last met on December 9 via zoom at 1:30 p.m. and discussed the training opportunities for December and January along with the Safety Director Bulletins that were issued since the last agenda including three specific ones. Mr. Shives advised Mr. Prince also provided an update on the NJCE Safety Grant and also reviewed the most commonly cited citations from PEOSH for the period of July 1 through September 30. Mr. Shives noted there was a copy of the upcoming meetings in the agenda and concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Drumheiser referred to a copy of the Claims Committee Meeting Schedule which was included in the agenda. Ms. Drumheiser reported the Claims Committee met on January 8 and reviewed the PARS. 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 January 8, 2026.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JANUARY 8, 2026**

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

**EXECUTIVE DIRECTOR REPORT:**

**REORGANIZATION RESOLUTIONS:** Executive Director advised today was the Reorganization Meeting of the Commission. Executive Director said the OCIFC was required to reorganize at the January Board of Commissioners meeting as per the Commission by Laws. Executive Director referred to the necessary Reorganization Resolutions which were included in the agenda. Executive Director said with the Chairperson’s permission, he would review the Resolutions and ask for approval as a consent agenda. Chair Greitz said he agreed.

- Resolution 1-26 Certifying the Appointment of OCIFC Commissioners
- Resolution 2-26 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 3-26 Designating Authorized Signatures for Bank Accounts
- Resolution 4-26 Designating Authorized Signatures for Legacy Bank Account
- Resolution 5-26 Designating Custodian of Records
- Resolution 6-26 Designating Official Newspapers
- Resolution 7-26 Indemnify Ocean County Insurance Fund Commission
- Resolution 8-26 Authorizing Commission Treasurer to Process Contracted Payment and Expenses
- Resolution 9-26 2026 Meeting Schedule

Executive Director asked if anyone had any questions about the resolutions and requested a motion.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-26 THROUGH 9-26**

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

**2026 PROPERTY AND CASUALTY BUDGET:** Executive Director reported at the December 18, 2025 meeting the 2026 Property and Casualty Budget was introduced. Executive Director advised the budget was advertised in the Commission’s official newspapers. Executive Director reported today was the Public Hearing for the budget and referred to a copy of an amended budget in the amount of \$16,026,631 which was included in the agenda. Executive Director explained that the budget decreased by 2.28% due to the great marketing results of the 2026 renewal for the NJCE.

Executive Director stated a copy of the assessments by member entity was also included in the agenda. Executive Director noted in accordance with the Commission’s by Laws, the assessment bills would be billed in 3 installments and payable as follows: 40% on 3/15/26, 30% on 5/15/26 and 30% on 10/15/26.

Executive Director asked if anyone had any questions about the budget and requested a motion to open the Public Hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 PROPERTY & CASUALTY BUDGET**

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

Chair Greitz asked if anyone had any questions about the budget and hearing none requested a motion to close the public hearing.

## MOTION TO CLOSE THE PUBLIC HEARING

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

Chair Greitz requested a motion to approve Resolution 10-26 which was included in the agenda.

## MOTION TO APPROVE RESOLUTION 10-26 ON THE 2026 PROPERTY & CASUALTY BUDGET FOR THE OCEAN COUNTY INSURANCE FUND COMMISSION FOR THE YEAR 2026 IN THE AMOUNT OF \$16,026,631 & CERTIFY THE 2026 ASSESSMENTS

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

**2026 PROFESSIONAL SERVICES RESOLUTIONS:** Executive Director reported at the December 19 Insurance Commission meeting the Commissioners approved one-year appointments for the Commission Attorney, Auditor, Actuary, Treasurer, and Special Conflict/Litigation Services. Executive Director stated the appointment for the Executive Director position was a three-year term. Executive Director referred to copies of the resolutions appointing the 2026 Professional Vendors. Executive Director noted the resolutions were reviewed by the Commission Attorney. Executive Director said with the Chair's permission, he would review the Resolutions and then ask for the motions. Chair Greitz agreed.

- Resolution 11-26 Appointing Commission Attorney
  - *Berry, Sahradnik, Kotzas & Benson, P.C.*
- Resolution 12-26 Appointing Commission Treasurer
  - *Julie N. Tarrant*
- Resolution 13-26 Appointing Commission Actuary
  - *The Actuarial Advantage*
- Resolution 14-26 Appointing Special Conflict/Litigation Counsel Services
  - *Rothstein, Mandell, Strohm, Halm & Cipriani, P.A.*
  - *Dilworth Paxson LLP*
  - *Apruzzese, McDermott, Mastro & Murphy*
  - *Citta, Holzapfel & Zabarsky*
  - *Sweeney & Sheehan*
  - *Parker McCay, P.A.*
  - *Cleary Jacobbe Alfieri Jacobs, LLC*
- Resolution 15-26 Appointing Third Party Administration Services
  - *Scibal Associates, Inc., dba Qual-Lynx*

**MOTION TO APPROVE RESOLUTIONS 11-26 THROUGH 14-26 FOR A 1 YEAR PERIOD**

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

**MOTION TO APPROVE RESOLUTION 15-26 FOR A THREE-YEAR PERIOD**

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

Executive Director advised last month we tabled the appointment of the auditor. Chair Greitz said there were two responses, one from the incumbent, Bowman & Company and the other from HFA, the county auditor. Commissioner Gunther noted they both scored the same. Commissioner Fiure asked that we hold again as he would like to see the results.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director said there were no certificate requests during the month of December.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the September Financial Fast Track was included in the agenda. Executive Director reported as of September 30, 2025 there was a statutory surplus of \$2,863,203. Executive Director said there was a cash balance of \$31,331,814. 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 said the Financial Fast Track was not available and would appear in the next agenda.

**CLAIMS TRACKING REPORTS:** Executive Director reviewed the Expected Loss Ratio Analysis Report as of September 30, 2025 with the Commission which was included in the agenda.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE held a special meeting on January 6th to formally adopt their 2026 Budget. Executive Director referred to a written summary of the NJCE meeting which was included in the agenda. Executive Director said the NJCE would hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m. Executive Director said everyone was welcome to attend.

**NJCE 2026 RENEWAL OVERVIEW WEBINAR:** Executive Director reported the Underwriting Manager would hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24th at 11 a.m. Executive Director advised a link to register would be distributed shortly.

Executive Director asked if anyone had any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant requested a motion to approve the January Bills List Resolution 16-26, in the amount of \$49,867.54.

**MOTION TO APPROVE RESOLUTION 16-26 JANUARY BILLS LIST**

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

Ms. Tarrant said the Treasurer Reports were included in the agenda for the month of September. Ms. Tarrant said overall we were doing well, and she noticed we did put more funding into the legacy account, but we were not drawing out as much money as we did in the beginning.

**CLAIMS ADMINISTRATOR:** Ms. Gallo thanked the Commission for the re-appointment and said she was looking forward to continuing working with you this year.

Ms. Gallo reviewed the figures for Fund Year 2025 for the Insurance Commission and Legacy Claims as noted below.

Commission	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
<b>Grand Total</b>	<b>1,387</b>	<b>\$3,360,875.21</b>	<b>\$1,153,123.29</b>	<b>\$2,769,315.85</b>	<b>66%</b>	<b>\$84,703.73</b>	<b>89%</b>

Legacy	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
<b>Grand Total</b>	<b>581</b>	<b>\$1,385,380.88</b>	<b>\$361,283.92</b>	<b>\$1,003,070.94</b>	<b>72%</b>	<b>\$88,555.48</b>	<b>87%</b>

Ms. Gallo continued to review the Top 10 Providers for Fund Year 2025 and All Workers' Compensation Claims Reported by Claim Type. Ms. Gallo suggested going forward for 2026 she would try to adjust the reports to show in-network versus out of network and even by specialty type. Ms. Gallo reviewed the Claim Type Report and then concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Shives advised the Safety Director report was included in the agenda and included a list of meetings attended and information on the Safety Director Bulletins. Mr. Shives noted the agenda also included all of the links for the training available from January 1<sup>st</sup> through the end of March Mr. Shives added that if there ever was an issue occurring in Ocean County that required special training, do not hesitate to call, especially if you receive a visit from PEOSH. Mr. Shives said it was fortunate to have two of our team members on the advisory board. Mr. Shives advised he highly recommended the Leadership Academy stating it was very popular and a free service as part of your membership. Lastly, Mr. Shives referred to the information included in the agenda regarding the NJCE Safety Grant Program, noting the amount for this year was \$130,500. Mr. Shives also referred to a copy of the Safety National Flyer included in the agenda listing some risk control activity as another good alternative. Mr. Shives concluded his report unless there were any questions.

In response to Chair Greitz's inquiry, Ms. Sanders said there was an Active Shooter event scheduled in Camden and certainly anyone was welcome to attend and then there was another one that was going to be online which she recommended someone attend. Ms. Sander advised she would reach out to the Board of Social Services to discuss further.

**RISK MANAGERS REPORT:** Ms. Sander said we had talked about the two seminars that were available. In addition, she was working with Ms. DePaolo's office and your vehicle services to shift some vehicles that were in Origami along with working on a more mechanized way of booking them. Ms. Sander advised she was always available to answer any questions or inquiries. Ms. Sander concluded her report unless there were any questions.

**ATTORNEY:** Mr. Sahradnik said we appreciate the opportunity to represent the Commission again this year and they look forward to it. Other than that, we have been working with Chair Greitz, Ms. Tarrant, and all the folks on the reorganization agendas.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS:** Commissioner Fiure asked whether the County's safety efforts were improving and reducing accident particularly as proactive measures have been implemented in departments. Executive Director advised that from a financial standpoint, performance has improved. Ms. Acosta said she could run some reports to send to Ms. DePaola for review. Executive Director suggested a stewardship report.

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

**CLOSED SESSION:** Mr. Greitz advised there was a need for closed Session and presented Resolution 17-26, Resolution for Closed Session.

**MOTION FOR EXECUTIVE SESSION**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:37 a.m.**

Minutes prepared by: Cathy Dodd, Assisting Secretary

**January 15, 2026 Ocean County Insurance Fund Commission OPEN Minutes**

# **Appendix II**

## *Plan of Risk Management*

## Ocean County Insurance Fund Commission 2026 Plan of Risk Management

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective 01/01/2026, the 2026 Plan of Risk Management shall be:

### The Perils or Liability to be Insured Against

The Insurance Fund Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile, Employee Benefits, Public Officials and Employment Practices Liability
3. Property, Automobile Physical Damage and Boiler & Machinery

The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability
  - a. OCUA is not included
3. Excess Property including Boiler & Machinery
  - a. OCUA is not included
4. Crime
  - a. OCUA is not included
5. Pollution Liability
  - a. OCUA is not included
6. Cyber
  - a. OCUA is not included
7. Non-Owned Aircraft Liability
  - a. OCUA is not included
8. Medical Malpractice
  - a. OC, OCBoss and OCUA not included
9. Employed Lawyers
  - a. OC, OCBoss and OCUA not included
10. Active Assailant
  - a. ACUA not included

The Library and Mosquito Commission are included with the County in all of its coverages.

### The Limits of Coverage

**NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Fund Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.**

1. Workers' Compensation
  - Workers' Compensation: Statutory
  - Employer's Liability: \$26,150,000
  - USL&H and Harbor Marine/Jones Act: Included
  
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
  - Limit: \$32,000,000 each / \$32,000,000 aggregate (Automobile unaggregated)
    - a. Personal Injury Protection (PIP): \$15,000
    - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
  
3. Property including Boiler & Machinery
  - \$260,000,000 Per Occurrence
  - Sublimits:
    - a. Breakdown: \$100,000,000
    - b. Earthquake: \$150,000,000 (Annual Aggregate)
    - c. Flood: \$100,000,000 (Annual Aggregate)
      1. High Hazard Flood: \$75,000,000
    - d. Vehicles: \$10,000,000
      1. Ocean County is excluded
    - e. Garagekeepers Liability: Included
    - f. Working Dogs: \$100,000
  - Property Deductibles
    - a. All Other: \$250,000 per occurrence
    - b. Equipment Breakdown: \$100,000 per occurrence
    - c. Flood, SFHA, Per Location:
      1. Building: Max available NFIP Limit (\$500,000)
      2. Contents: Max available NFIP Limit (\$500,000)
      3. Time Element: \$500,000
    - d. Named Storm:
      1. Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
      2. Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
      3. Minimum Deductible: \$500,000 per occurrence
      4. The NJCE provides 1.5% x 1%, subject to a \$5M aggregate
  
4. Crime
  - Limit: \$2,000,000
  - Deductible: \$25,000
  
5. Pollution Liability
  - Limit: \$10,000,000 per claim / \$25,000,000 aggregate
  - Deductible: \$50,000
  
6. Cyber
  - Please contact your Executive Director of Risk Manager
  
7. Non-Owned Aircraft
  - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expense: \$5,000 each passenger
  - Rotor Wing: \$5,000,000

8. Medical Professional General Liability/Excess Medical Professional
  - Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
  - Excess Limit annual aggregate: \$20,000,000/\$20,000,000
  - Member Entity Retentions GL and PL:
    - a. OCBoH: \$5,000
9. Employed Lawyers Professional Liability
  - Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
  - Member Entity Self Insured Retentions:
    - a. OCBoH: \$25,000

If an agent or employee is acting as an agent of the State of New Jersey in the performance of a law enforcement function, and is provided defense and indemnification by the State of New Jersey pursuant to Wright v. State, 169 N.J. 422 (2001), any coverage through the Fund Commission shall be in excess of the State's obligation and the Fund Commission shall not be responsible to contribute to such defense and indemnification.

**The amount of risk to be retained by the Insurance Fund Commission (except as noted in Limits of Coverage)**

1. Workers' Compensation (all coverages): \$750,000
2. Liability: \$250,000
  - a. Auto Liability: \$250,000
    - i. OCBoH, PIP: \$249,750
  - b. Employee Benefits Liability: \$250,000
    - i. OCBoH: \$249,000
  - c. POL/EPL: \$500,000
    - i. POL:
      1. OCBoH: \$450,000
      2. OCBoSS: \$490,000
    - ii. EPL:
      1. OCBoH: \$350,000
      2. OCBoSS: \$490,000
  - d. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
  - e. Personal Injury Protection: \$250,000
3. Property: \$250,000
  - a. OCBoH: \$245,000
    - i. Flood (non-SFHA): \$200,000
    - ii. Windstorm: \$200,000 (excess of 1%)
    - iii. Earthquake: \$200,000
    - iv. APD: \$249,000
  - b. OCBoSS: \$250,000
    - i. APD: \$249,500
  - c. Working Dogs: \$100,000
  - d. Flood, SFHA:
    - i. Building: Max available NFIP Limit (\$500,000)
    - ii. Contents: Max available NFIP Limit (\$500,000)
4. Crime: None
5. Pollution Liability: None
6. Cyber: \$0
7. Non-Owned Aircraft: None

**Coverage to be purchased from a commercial insurer**

The Insurance Fund Commission does not purchase commercial insurance.

## **Reinsurance to be purchased**

The Insurance Fund Commission does not purchase reinsurance.

## **The amount of unpaid claims to be established**

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Fund Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Fund Commission also establishes reserves recommended by the Insurance Fund Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Fund Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Fund Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Fund Commission either directly or through the NJC.

## **The method of assessing contributions to be paid by each member of the Insurance Fund Commission when applicable**

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Fund Commission year by line of coverage and for each prior Insurance Fund Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Fund Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Fund Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Fund Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Fund Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Fund Commission account by Insurance Fund Commission year for each type of coverage in which the member participates.

If a member entity becomes a member of the Insurance Fund Commission or elects to participate in a line of coverage after the start of the Insurance Fund Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Fund Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Fund Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Fund Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Fund Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, should the Insurance Fund Commission fail to assess funds required to meet its obligations, the Chairman, or in

the event by his or her failure to do so, the custodian of the Insurance Fund Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Fund Commission's Governing Body.

### **Procedures governing loss adjustment and legal expenses**

The Insurance Fund Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Fund Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Safety National, Munich, Berkley, Old Republic, Bowhead, Palomar, Upland and Obsidian for liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Fund Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Fund Commission's claims process.

To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms, which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Fund Commission Attorney, as well as, the various firms which audit the claims adjusters.

### **Procedures for the closure of Insurance Fund Commission years, including the maintenance of all relevant accounting records**

Not applicable.

### **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

The general approach in estimating the loss reserves of the Insurance Fund Commission is to project ultimate losses for each Insurance Fund Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Fund Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Fund Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

**The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22**

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Fund Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Fund Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this   19   day of   February  , 2026.

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**COMMISSION CHAIRPERSON**

**ATTEST:**

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**COMMISSION VICE CHAIRPERSON**