

**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 Joseph Hrubash
Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo Vanguard Claims Administration Erica Harmeyer PERMA Risk Management Services Shai McLeod Kerin Drumheiser
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Carole Mack Mary Anne Sander
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Paul Shives

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 Giacobbe 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
Grand Total	1,387	\$3,360,875.21	\$1,153,123.29	\$2,769,315.85	66%	\$84,703.73	89%

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

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 1st 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