

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: February 19, 2026 Open Minutes.....Appendix I**
  
- 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 March 12, 2026 (*Roll call Vote*)**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....Pages 2-14
  
- TREASURER – Julie Tarrant**
  - Resolution 21-26, March Bills List – *Motion (Roll Call Vote)*..... Page 15
  - Treasurer Monthly reports.....Pages 16-17
  
- CLAIMS ADMINISTRATOR– QUAL LYNX .....Pages 18-22**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 23-33
  
- 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 22-26 Closed Session (if needed) .....Page 34

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**MEETING ADJOURNMENT**  
**NEXT SCHEDULED MEETING: April 16, 2026, 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: March 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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**Qual-Lynx Letter (Pages 4-5)** – Included in the agenda on page 4 is a copy of a letter from Qual-Lynx advising they are changing their corporate name for tax purposes from Scibal Associates, Inc dba Qual-Lynx to Scibal Associates, LLC dba Qual-Lynx. Also included in the agenda on page 5 is Resolution No. 20-26, Authorization to Amend Resolution No. 15-26 Adopted on January 15, 2026 Appointing Third-Party Administration Services. The resolution was reviewed by the Commission Attorney. The Fund Office will issue an addendum to the service agreement for the name change.

**Motion to approve Resolution No. 20-26, Authorization to Amend Resolution No. 15-26 Adopted on January 15, 2026 Appointing Third-Party Administration Services**

**Certificate of Insurance Issuance Report (Page 6)** – Included in the agenda on page 6 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. There were (5) five certificates of insurance issued during the month of February.

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

**New Jersey Counties Excess Joint Insurance Fund (Pages 7-10)** - The NJCE held their Reorganization Meeting on February 26, 2026. A written summary of the meeting is included in the agenda on pages 7-10. The NJCE will meet again on Thursday, April 23, 2026 at 10:30 a.m. in person at the Forsgate Country Club, Monroe Twp., NJ.

**2026 Renewal Overview Webinar (Appendix II)** - The NJCE Underwriting Manager held a webinar on Tuesday, February 24 at 11 a.m. It was well attended. The renewal presentation is included in Appendix II and a recording of the webinar will be posted to njce.org. For any questions, please contact the Fund office.

**OCIFC Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2025** there is a surplus of **\$3,629,596**. 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 **December 31, 2025** is **\$994,562**. The total cash amount is **\$31,864,907**.

**NJCE Property and Casualty Financial Fast Track** – The NJCE Financial Fast Track was not available and will appear in the next agenda.

- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar (Pages 13-14)** - As mentioned last month the 16<sup>th</sup> annual seminar will 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. Enclosed on pages 13-14 is a copy of the invitation that was emailed to members, risk managers and professionals. If anyone needs the link or has difficulties in registering, please contact Cathy Dodd.

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).

- ❑ **2026 New Jersey Association of Counties Conference:** The 75<sup>th</sup> Annual Conference is scheduled from May 6<sup>th</sup> to May 8<sup>th</sup> at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

In addition, J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.



February 24, 2026

Joseph P. Hrubash, Senior Partner  
PERMA Risk Management Services  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054

RE: Qual-Lynx Corporate Name Change

Dear Mr. Hrubash:

Please allow this letter to advise that Qual-Lynx is changing its corporate name for tax purposes from Scibal Associates, Inc dba Qual-Lynx to Scibal Associates, LLC dba Qual-Lynx. For the contracts where we are first changing the name, the contracts will show Scibal Associates, LLC (formerly known as Scibal Associates, Inc.) dba Qual-Lynx.

Please advise if you have any questions. Thank you for your kind attention in this regard.

Very truly yours,

Alice H. Lihou  
President/CEO

C: Cate Kiernan, PERMA, Partner  
Kathleen M. Kissane, Qual-Lynx, AVP Account Management

100 Decadon Drive  
Egg Harbor Township, NJ 08234  
P 609-653-8400  
F 609-926-9270

[www.qual-lynx.com](http://www.qual-lynx.com)

**RESOLUTION NO. 20-26**

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AUTHORIZATION TO AMEND RESOLUTION NO. 15-26 ADOPTED ON JANUARY 15,  
2026 APPOINTING THIRD-PARTY ADMINISTRATION SERVICES**

**WHEREAS**, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “BCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, by Resolution No. 15-26 adopted on January 15, 2026, the Board of Commissioners of the Ocean County Insurance Fund Commission appointed the services of a Third-Party Administrator to Scibal Associates, Inc. dba Qual-Lynx, for the period beginning January 1, 2026 and continuing through December 31, 2028; and

**WHEREAS**, the TPA has had a corporate name change since that award, necessitating an amendment to the name of the appointed firm from Scibal Associates, Inc. dba as Qual-Lynx to Scibal Associates, LLC dba Qual-Lynx as the firm announced a name change; and

**WHEREAS**, an addendum to the existing contract will be executed to reflect this name change; and

**WHEREAS**, all other covenants and agreements set forth in Resolution No. 15-26 shall remain in full force and effect.

**NOW, THEREFORE, BE IT RESOLVED**, by the Board of Commissioners of the Ocean County Insurance Fund Commission that Resolution No. 15-26 adopted on January 15, 2026 is hereby amended to reflect the name change Scibal Associates, LLC dba Qual-Lynx and that an addendum to the contract shall be prepared and executed to memorialize this amendment.

**ADOPTED** by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 19, 2026

**BY:** \_\_\_\_\_  
**ROBERT A. GREITZ, CHAIRPERSON**

**ATTEST:**  
**BY:** \_\_\_\_\_  
**MICHAEL J. FIURE, VICE CHAIRPERSON**

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

From 2/1/2026 To 3/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Ocean	Two Gateway Newark, NJ 07102	RE: SCDRTAP Funding Agreement The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to SCDRTAP Funding Agreement. Waiver of Subrogation applies in favor of the Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	2/2/2026 #5984221	GL AU EX OTH
H - Stockton University I - County of Ocean	101 Vera King Farris Drive Galloway, NJ 08205	RE: Additional Insured Stockton University, the State of New Jersey, and the New Jersey Educational Facilities Authority are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of premises, and programs or events during the current calendar year.	2/5/2026 #5991667	GL AU EX WC OTH
H - Ocean County Health Department I - Ocean County Board of Health	PO Box 2191 175 Sunset Avenue Toms River, NJ 08754	RE: CEHA Grant 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 CEHA grant.	2/6/2026 #5998812	GL AU EX WC OTH
H - To Whom It May Concern I - County of Ocean		Company C Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy #25714869; Policy Limits: \$2,000,000 Evidence of Insurance Cyber Policy- Insurer D- Policy # PLM-CB-S75Q69ZHU-01/01/2026-01/01/2027- Limit- \$5 million	2/12/2026 #6001969	GL AU EX WC OTH
H - Township of Manchester I - County of Ocean		RE: Use of Manchester Township Municipal Courtroom Evidence of insurance as respects the use of Manchester Township Municipal Courtroom during the current calendar year.	2/25/2026 #6013762	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** February 26, 2026  
**Memo to:** Commissioners  
Ocean County Insurance Fund Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF February Report on 2026 Reorganization

**2026 OCIC Representative:** Commissioner Frank Sadeghi joined the NJCE JIF Board as Ocean County’s representative as of 1/1/26. Former Commissioner John “Jack” Kelly was the representative since the County’s initial membership with the Fund June 2014. Commissioner Kelly was acknowledged for his time and service to the NJCE JIF as well as serving on the Finance Sub-Committee.

**2026 Reorganization:** The NJCE conducted its 2026 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

**Certifying Election of Chair, Secretary and Executive Committee:** As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. This body historically meets as a Board of Fund Commissioners.

Elections for Chair and Secretary were conducted, and the Board is organized as follows:

**2026 Chair, Secretary and Board of Fund Commissioners**

Ross Angilella, <b>Chair</b>	Camden County Insurance Commission
Timothy Sheehan, <b>Secretary</b>	Gloucester County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kevin Smaniotto	Cumberland County Insurance Commission
Frank Sadeghi	Ocean County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari	Union County Insurance Commission
Teri O’Connor	Monmouth County

The Board of Fund Commissioners then reorganized for Fund year 2026 and adopted the resolutions noted below.

- Resolution 4-26**, Certifying the Election of Chairman & Secretary
- Resolution 5-26**, Appointing PERMA as Agent for the Fund for Process of Service
- Resolution 6-26**, Designating Custodian of Fund Records
- Resolution 7-26**, Designating Location for Public Notice for the Fund

**Resolution 8-26**, Fixing 2026 & 2027 Reorganization Meeting Dates; *Amended to reflect that the April 23, 2026 meeting location would be held at the Forsgate Country Club at 10:30am.*  
**Resolution 9-26**, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan  
**Resolution 10-26**, Designating Signatures for Fund Bank Accounts  
**Resolution 11-26**, Indemnifying NJCE Officials/Employees  
**Resolution 12-26**, Authorize Fund Treasurer to Process Contracted Payments/Expenses  
**Resolution 13-26**, Appointing Fund Treasurer  
**Resolution 14-26**, Appointing Fund Attorney  
**Resolution 15-26**, Appointing Qualified Purchasing Agent  
**Resolution 16-26**, 2026 Plan of Risk Management – *Coverage changes from the expiring year were confirmed by the Underwriting Manager.*

**Executive Director Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action. As per the Claims Committee Charter, the Fund entered closed session to discuss property claims in excess of \$500,000.

**Bowman & Company, LLP:** Bowman & Company, LLP, the Fund’s Auditor and Payroll Auditor, announced they are joining PFK O’Connor Davies, a top-tier Accounting and Advisory practice. With this change, the Board of Fund Commissioners adopted a resolution authorizing the amendment of a motion made on October 23, 2025, appointing certain professionals for Fund Year 2026. This amendment revises the motion to reflect PFK O’Connor Davies as the appointed firm for auditing services.

**Claims Update:**

**Funding for Property Claims Adjusting:** A proposal was submitted to change the funding of property claims adjustment (not including Auto Physical Damage) which currently is handled from dollar one by Vanguard. The proposed change would eliminate duplication in claims with respect to financial reporting in the tracking reports. The change was initially reviewed by the Fund Chairperson, Secretary and Fund Attorney and. The Board of Fund Commissioners authorized the change in funding for property claims adjusting (not including Auto Physical Damage) to eliminate the duplication of claims records transferred from local commissions to the NJCE JIF for Fund Year 2025 and Fund Year 2026.

**Risk Management Information System (RMIS) & Third-Party Administrators (TPA) Data Transfers:** As authorized by the Board in June 2018, the Executive Director’s office directly contracts with Origami Risk to provide NJCE members with an online RMIS platform to manage exposure data and claims data used to generate financial and claims-related tracking reports. There were two changes to TPAs – one at the NJCE level for Excess Property and one at the County level for Union County – resulting in additional fees to Origami to facilitate the transfer of claims data. The fee for each data transfer is estimated at \$19,750 or a total of \$39,500, which will be allocated against 2026 Miscellaneous Expense & Contingency line of the budget. *No action was taken as this was submitted for information only.*

**Claims Resolution Corporation (CRC):** The Board previously authorized the contract transfer of CRC to take over AmeriHealth’s TPA services effective September 1, 2024 with the data transition expected to be completed by August 2025. There were issues with data, both in the

transition from vendors and in importing into the RMIS platform, and the Fund office facilitated bi-weekly meeting to address. As of early January, the issue is resolved and the Fund Office will continue to monitor and provide any updates if needed.

**2026 NJCE Claims Reporting Requirements:** PERMA Claims is finalizing the 2026 claims reporting requirements and will distribute to Third-Party Administrators.

**Landfill Roundtable Discussion:** Based on the NJCE Board of Fund Commissioner's request, Executive Director and Underwriting Manager are putting together a virtual round-table discussion with member Counties that have a landfill to brainstorm on best practices and potential legislation. An initial meeting has been scheduled for March 25<sup>th</sup> at 1pm.

**Tracking Reports:** Submitted for information was the Financial Fast Track as of December 31, 2025 reflecting a statutory surplus of \$18.9 million. Also submitted was the Expected Loss Ratio as of December 31, 2025.

**2026 Membership Chart:** Submitted for information was the NJCE JIF membership chart reflecting no changes to 2026.

**2026 MEL, MRHIF & NJCE Educational Seminar:** The 16<sup>th</sup> Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24<sup>th</sup> and May 1<sup>st</sup>, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and an email with a registration link will be distributed.

**2026 New Jersey Association of Counties Conference:** The 75<sup>th</sup> Annual Conference is scheduled from May 6<sup>th</sup> to May 8<sup>th</sup> at Caesar's in Atlantic City and the NJCE JIF will be exhibiting at the conference.

J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.

**2026 Financial Disclosures:** Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

### **Underwriting Manager Report**

**2026 Renewal Overview Webinar:** Underwriting Manager reported briefly on successful 2026 renewal. A renewal overview webinar was held Tuesday, February 24<sup>th</sup> at 11 a.m. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org.

## Safety Director Report

**Safety Committee:** Safety Director submitted a list of the current safety committee members. The Committee is scheduled to meet in 2026 as follows: Monday, March 9<sup>th</sup>, Monday June 8<sup>th</sup>, Monday September 14<sup>th</sup> and Monday December 14<sup>th</sup> via Zoom at 10am.

**2026 Safety Grant Program:** In 2025, the excess carriers Safety National and Munich RE contributed a total grant in the amount of \$90,000 and the Board of Fund Commissioners authorized a “one-time” supplement in the amount of \$33,782.12 for a total Safety Grant of \$123,782.12. Safety Director submitted a memo on the 2026 grant program noting contributions from Safety National, Munich RE, Old Republic and Metis in the amounts of \$100,000, \$17,000, \$6,000 and \$7,500, respectively, for a total grant amount of \$130,500. Supplemental funding from NJCE may not be necessary for the 2026 grant and additional information may be provided at future meetings.

**Special Presentation *Leadership Training, Accreditation Plus and Active Shooter:*** J.A. Montgomery Consulting provided a summary overview of three training programs and/or initiatives recently developed for members. More information can be found at [www.njce.org](http://www.njce.org) or by contacting the Safety Director’s office.

### **2026 & January 2027 NJCE JIF Meeting Schedule**

The Board of Fund Commissioners adopted the following meeting dates for 2026 and 2027 Reorganization to be held at 9:30AM virtually unless otherwise noted:

10:30 AM	April 23, 2026	Forsgate Country Club	Regular Meeting
9:30 AM	June 25, 2026	Virtual	Regular Meeting
9:30 AM	September 24, 2026	Virtual	Regular Meeting
9:30 AM	October 22, 2026	Virtual	Regular Meeting
9:30 AM	November 20, 2026	Virtual	Regular Meeting
9:30 AM	February 25, 2027	Virtual	Reorganization

The NJCE JIF Claims Review Committee meets virtually on the above noted dates a half-hour before the JIF meeting starts.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2025					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,306,121	15,673,451	48,399,418	64,072,869
2.	CLAIM EXPENSES				
	Paid Claims	407,349	7,171,945	12,067,258	19,239,203
	Case Reserves	246,296	560,908	11,089,133	11,650,041
	IBNR	(67,659)	2,424,222	14,979,288	17,403,510
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(24,170)	(360,744)	(2,608,769)	(2,969,513)
	<b>TOTAL CLAIMS</b>	<b>561,817</b>	<b>9,796,330</b>	<b>35,526,910</b>	<b>45,323,241</b>
3.	EXPENSES				
	Excess Premiums	372,338	4,468,054	12,469,966	16,938,020
	Administrative	50,798	678,040	1,872,497	2,550,537
	<b>TOTAL EXPENSES</b>	<b>423,136</b>	<b>5,146,094</b>	<b>14,342,463</b>	<b>19,488,557</b>
4.	UNDERWRITING PROFIT (1-2-3)	321,168	731,026	(1,469,955)	(738,929)
5.	INVESTMENT INCOME	102,405	1,239,375	2,134,589	3,373,964
6.	PROFIT (4 + 5)	423,573	1,970,401	664,634	2,635,035
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>423,573</b>	<b>2,273,577</b>	<b>1,356,021</b>	<b>3,629,597</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	Legacy Account	4,029	98,258	414,016	512,274
	2021	216,037	1,178,003	(3,700,148)	(2,522,145)
	2022	154,449	(758,740)	(780,078)	(1,538,818)
	2023	66,398	165,390	3,409,900	3,575,290
	2024	164,613	605,018	2,012,329	2,617,347
	2025	(181,953)	985,648		985,648
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>423,573</b>	<b>2,273,577</b>	<b>1,356,019</b>	<b>3,629,596</b>
	<b>TOTAL CASH</b>				<b>31,864,907</b>

OCEAN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 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	37,032	1,065,909	5,145,063	6,210,972
Case Reserves	(202,261)	(1,585,523)	3,969,734	2,384,212
IBNR	(63,810)	(802,805)	2,048,135	1,245,330
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	14,568	229,961	(610,181)	(380,220)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(214,471)</b>	<b>(1,092,457)</b>	<b>10,552,751</b>	<b>9,460,294</b>
<b>FUND YEAR 2022</b>				
Paid Claims	57,844	2,427,277	4,595,508	7,022,784
Case Reserves	(97,042)	(997,911)	4,144,943	3,147,032
IBNR	(138,794)	(524,011)	2,085,455	1,561,444
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	42,869	148,655	(598,527)	(449,872)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(135,124)</b>	<b>1,054,009</b>	<b>10,227,379</b>	<b>11,281,388</b>
<b>FUND YEAR 2023</b>				
Paid Claims	89,536	1,026,555	1,585,196	2,611,751
Case Reserves	(107,011)	239,323	1,656,952	1,896,275
IBNR	(40,438)	(1,109,724)	3,529,260	2,419,536
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	14,960	93,774	(517,696)	(423,922)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(42,953)</b>	<b>249,928</b>	<b>6,253,712</b>	<b>6,503,640</b>
<b>FUND YEAR 2024</b>				
Paid Claims	141,137	1,496,023	741,491	2,237,514
Case Reserves	(143,380)	787,806	1,317,503	2,105,309
IBNR	(151,908)	(2,658,433)	7,316,438	4,658,005
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	14,487	179,124	(882,365)	(703,241)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(139,664)</b>	<b>(195,480)</b>	<b>8,493,068</b>	<b>8,297,588</b>
<b>FUND YEAR 2025</b>				
Paid Claims	81,800	1,156,182		1,156,182
Case Reserves	795,989	2,117,213		2,117,213
IBNR	327,292	7,519,195		7,519,195
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(111,053)	(1,012,259)		(1,012,259)
<b>TOTAL FY 2025 CLAIMS</b>	<b>1,094,029</b>	<b>9,780,331</b>	<b>0</b>	<b>9,780,331</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>561,817</b>	<b>9,796,330</b>	<b>35,526,910</b>	<b>45,323,241</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.				
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$407,747 for COVID 19 Workers Compensation claims.				



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!  
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

**DATES:** Friday, April 24, 2026  
 Friday, May 1, 2026

**SAVE MY SPOT**

**TIME:** 9:00 AM – 12:00 PM EDT

**ABOUT THE SESSIONS:**

**Session #1 – Friday, April 24, 2026**

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
  - *John Geaney Esq, Capehart & Scatchard*
  - *Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting*
  - *James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services*

**Session #2 – Friday, May 1, 2026**

- Anti-harassment programs for volunteer organizations
- Cyber JIF – A look after three years
- Local government ethics act
- **Presented by:**
  - *Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew*
  - *Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting*
  - *Representative from the NJ Department of Community Affairs (to be announced)*

AVAILABLE AT NO COST TO MEMBERS

## MEET THE SPEAKERS



**John H. Geaney, Esq.**  
Shareholder, Co-Chair  
Capehart Scatchard



**Keith Hummel**  
Vice President, Law  
Enforcement Risk Control  
J.A. Montgomery Consulting



**James Rhodes**  
Vice President, HIF Fund  
Governance & Executive  
Director  
PERMA Risk Management  
Services



**Edward Cooney, MBA,  
CCIC**  
Partner, Managing Account  
Executive  
Conner Strong & Buckelew



**Paul Shives**  
Partner, Senior Director of  
Safety Services  
J.A. Montgomery Consulting



**Representative  
(To Be Announced)**  
NJ Department of Community  
Affairs

**SAVE MY SPOT**

**QUESTIONS?** Please contact Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com).

Having trouble viewing this email? [Click here](#) to register.

**OCEAN COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

Resolution No. 21-26

March 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 2026**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM SERVICES FOR 03/26 INV QL26-1317	26,325.00
		<b>26,325.00</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	5.18
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 03/26	15,521.16
		<b>15,526.34</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 03/26	1,883.00
		<b>1,883.00</b>
JULIE N. TARRANT	TREASURERS FEE 03/26	469.92
		<b>469.92</b>
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 02/26 INV 266132	1,820.00
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 01/26 INV 265545	1,578.00
		<b>3,398.00</b>
CONNER STRONG & BUCKELEW	RISK MGMT FEE 03/26	3,610.08
		<b>3,610.08</b>
USA TODAY MEDIA CORP	A# 1119553 INV 7574279- 12039164 2/1/26	77.24
		<b>77.24</b>
COLUMN SOFTWARE PBC	ORD COL16697 INV 4597C97D-0026 3/26	54.44
		<b>54.44</b>
	<b>Total Payments FY 2026</b>	<b>\$51,344.02</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$51,344.02</b>

\_\_\_\_\_  
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: December										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	1,424,462.89	(697,460.34)	309,655.21	27,469,252.74	(2,379,560.00)	1,670,427.80	2,589,777.09	0.00	0.00	30,386,555.37
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	4,160.73	2,485.03	1,156.22	82,056.76	78.33	4,903.44	7,564.50	0.00	0.00	102,405.01
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4,160.73	2,485.03	1,156.22	82,056.76	78.33	4,903.44	7,564.50	0.00	0.00	102,405.01
Other *	0.00	0.00	0.00	0.00	0.00	2,000,000.00	0.00	0.00	0.00	2,000,000.00
TOTAL	4,160.73	2,485.03	1,156.22	82,056.76	78.33	2,004,903.44	7,564.50	0.00	0.00	2,102,405.01
EXPENSES										
Claims Transfers	3,281.90	68,327.67	3,782.50	331,957.35	0.00	0.00	0.00	0.00	0.00	407,349.42
Expenses	0.00	0.00	0.00	0.00	0.00	49,387.84	0.00	0.00	0.00	49,387.84
Other *	0.00	0.00	0.00	0.00	0.00	167,316.88	0.00	0.00	0.00	167,316.88
TOTAL	3,281.90	68,327.67	3,782.50	331,957.35	0.00	216,704.72	0.00	0.00	0.00	624,054.14
END BALANCE	1,425,341.72	(763,302.98)	307,028.93	27,219,352.15	(2,379,481.67)	3,458,626.52	2,597,341.59	0.00	0.00	31,864,906.24

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>				
<b>OCEAN COUNTY INSURANCE COMMISSION</b>				
<b>ALL FUND YEARS COMBINED</b>				
<b>CURRENT MONTH</b>	<b>December</b>			
<b>CURRENT FUND YEAR</b>	<b>2025</b>			
	<b>Description:</b>	<b>Investors Admin</b>	<b>Investors Claim</b>	<b>Investors Legacy Claims</b>
	<b>ID Number:</b>			
	<b>Maturity (Yrs)</b>			
	<b>Purchase Yield:</b>			
	<b>TOTAL for All Accts &amp; instruments</b>			
<b>Opening Cash &amp; Investment Balance</b>	<b>\$30,386,556.23</b>	<b>28745582.68</b>	<b>188040.15</b>	<b>1452933.399</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$102,404.99	\$90,175.24	\$1,896.08
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$102,404.99	\$90,175.24	\$1,896.08
9	Deposits - Purchases	\$2,768,985.70	\$18,985.70	\$750,000.00
10	(Withdrawals - Sales)	-\$1,393,039.84	-\$799,387.84	-\$426,335.12
Ending Cash & Investment Balance	\$31,864,907.08	\$28,055,355.78	\$513,601.11	\$3,295,950.19
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$280,594.31	\$2,306.86	\$224,596.33	\$53,691.12
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$32,145,501.39	\$28,057,662.64	\$738,197.44	\$3,349,641.31



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

2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	254	\$ 283,695.71	\$ 108,880.48	\$ 144,270.26	51%	\$ 28,980.56	88%
February	243	\$ 406,274.66	\$ 146,075.14	\$ 260,199.52	64%	\$ 46,500.20	95%
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>497</b>	<b>\$ 689,970.37</b>	<b>\$ 254,955.62</b>	<b>\$ 435,014.75</b>	<b>63%</b>	<b>\$ 75,480.76</b>	<b>92%</b>

2025	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
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**

2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
January	44	\$ 158,395.23	\$ 46,584.63	\$ 111,810.60	71%	\$ 20,115.56	70%
February	81	\$ 119,514.32	\$ 55,794.59	\$ 63,719.73	53%	\$ 10,168.12	47%
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Grand Total</b>	<b>125</b>	<b>\$ 277,909.55</b>	<b>\$ 102,379.22</b>	<b>\$ 175,530.33</b>	<b>63%</b>	<b>\$ 30,283.68</b>	<b>59%</b>
2025	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
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  
FEBRUARY 2026**

NETWORK PROVIDER	SPECIALTY	BILL COUN	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVING
SEAVIEW ORTHOPAEDIC, AC	Ortho/Neuro	10	\$ 103,363.12	\$41,584.57	\$ 61,778.55	60%
TOMS RIVER SURGERY CENTER	Ambulatory Surgery Center	1	\$ 42,791.50	\$ 10,655.50	\$ 32,136.00	75%
COMMUNITY MEDICAL CENTER	Hospital	6	\$ 36,878.06	\$ 13,081.00	\$ 23,797.06	65%
MANCHESTER SURGERY CENTER, SF	Ambulatory Surgery Center	1	\$ 33,950.00	\$ 4,612.50	\$ 29,337.50	86%
GARDEN STATE MEDICAL CENTER	Ortho/Neuro	1	\$ 26,565.00	\$ 713.41	\$ 25,851.59	97%
CentraState Medical Center	Hospital	1	\$ 14,551.17	\$ 7,712.12	\$ 6,839.05	47%
Barron Emergency Physicians	Emergency Medicine	7	\$ 11,368.00	\$ 2,129.46	\$ 9,238.54	81%
KESSLER INSTITUTE FOR REHABILITAT	Physical Therapy/Occupational Therap	19	\$ 10,869.71	\$ 3,128.00	\$ 7,741.71	71%
HACKENSACK MERIDIAN TEAM HEALTH	Occupational Medicine	39	\$ 10,815.00	\$ 5,678.67	\$ 5,136.33	47%
ORTHONJ, LLC	Ortho/Neuro	22	\$ 10,476.05	\$ 4,552.36	\$ 5,923.69	57%
<b>Grand Total</b>		<b>107</b>	<b>\$301,627.61</b>	<b>\$93,847.59</b>	<b>\$207,780.02</b>	<b>69%</b>
OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUN T	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVING S
Center for Neuro Wellness	Behavioral Health	5	\$ 2,525.00	\$ 1,259.60	\$ 1,265.40	50%
MATTHEW J PITERA MD PA	Psychiatry	2	\$ 1,400.00	\$ 900.00	\$ 500.00	36%
COVENTRY DME PLUS	Durable Medical Equipment	2	\$ 1,227.49	\$ 1,227.49	\$ -	0%
SANDY SIKAND MD PC, PUD	Internal Medicine	1	\$ 612.00	\$ 612.00	\$ -	0%
ELECTROSTIM MED. SERVICES INC.	Durable Medical Equipment	1	\$ 401.55	\$ 396.19	\$ 5.36	1%
MULTI-CARE INC	Medical Transportation	1	\$ 220.00	\$ 220.00	\$ -	0%
<b>Grand Total</b>		<b>12</b>	<b>\$ 6,386.04</b>	<b>\$ 4,615.28</b>	<b>\$ 1,770.76</b>	<b>28%</b>



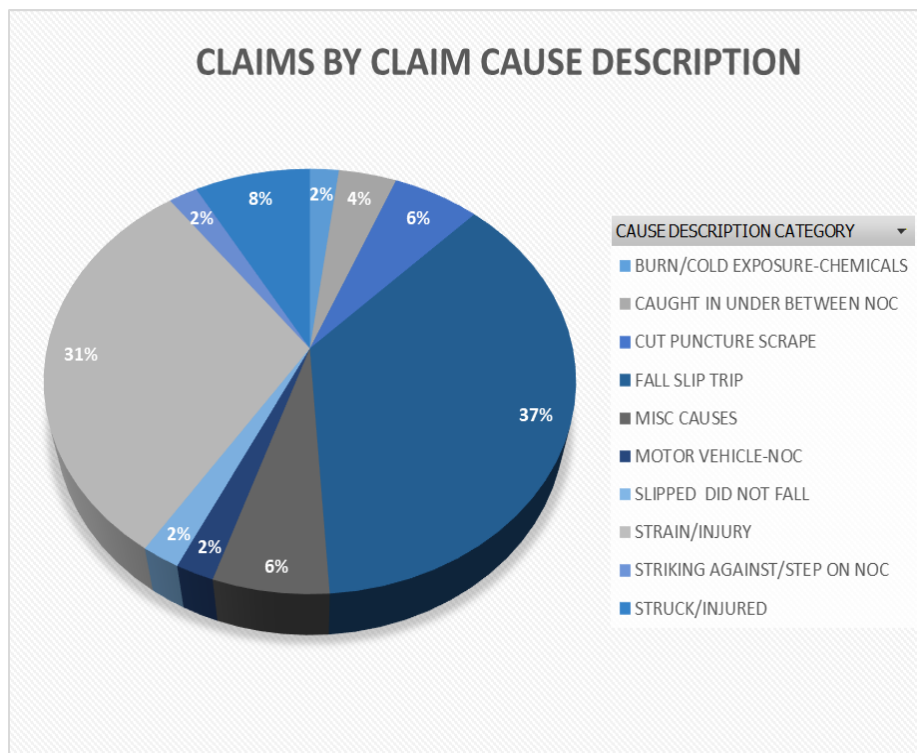
**COUNTY OF OCEAN - LEGACY  
TOP 10 PROVIDERS BY CHARGES AND NETWORK STATUS  
FEBRUARY 2026**

NETWORK PROVIDER	SPECIALTY	BILL COUN	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
ARMC MAINLAND	Hospital	1	\$ 15,920.06	\$ 494.00	\$ 15,426.06	97%
ATLANTICARE SURGERY CENTER	Ambulatory Surgery Center	1	\$ 12,529.75	\$ 1,422.12	\$ 11,107.63	89%
KESSLER INSTITUTE FOR REHABILITATION	Physical Therapy/Occupational Ther	15	\$ 9,138.51	\$ 2,856.00	\$ 6,282.51	69%
PARKWAY ANESTHESIA ASSOCIATES LLC	Anesthesia/Pain Management	1	\$ 6,825.00	\$ 2,605.00	\$ 4,220.00	62%
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	1	\$ 6,394.00	\$ 2,276.00	\$ 4,118.00	64%
SOUTH JERSEY REHAB AND SPINE	Physical Medicine & Rehabilitation	1	\$ 6,000.00	\$ 2,125.00	\$ 3,875.00	65%
ORTHONJ, LLC	Anesthesia/Pain Management	3	\$ 4,424.00	\$ 643.30	\$ 3,780.70	85%
ATLANTIC MEDICAL IMAGING	MRI/Radiology	1	\$ 2,985.00	\$ 1,327.24	\$ 1,657.76	56%
SEAVIEW ORTHOPAEDIC, AC	Ortho/Neuro	2	\$ 2,617.00	\$ 1,006.64	\$ 1,610.36	62%
ORTHONJ, LLC	Ortho/Neuro	3	\$ 1,563.00	\$ 612.09	\$ 950.91	61%
<b>Grand Total</b>		<b>29</b>	<b>\$ 68,396.32</b>	<b>\$ 15,367.39</b>	<b>\$ 53,028.93</b>	<b>78%</b>
OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUN T	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
SHORE SPINE AND PAIN LLC	Physical Medicine & Rehabilitation	38	\$ 44,778.00	\$ 37,119.35	\$ 7,658.65	17%
PREMIER PAIN CENTERS LLC	Anesthesia/Pain Management	1	\$ 1,350.00	\$ 432.14	\$ 917.86	68%
MATTHEW J PITERA MD PA	Psychiatry	1	\$ 700.00	\$ 450.00	\$ 250.00	36%
OPHTHALMIC PARTNERS PC	Ophthalmology/Optometry	1	\$ 405.00	\$ 383.30	\$ 21.70	5%
PALMETTO SPINE AND PAIN CARE	Anesthesia/Pain Management	2	\$ 230.00	\$ 230.00	\$ -	0%
<b>Grand Total</b>		<b>43</b>	<b>\$ 47,463.00</b>	<b>\$ 38,614.79</b>	<b>\$ 8,848.21</b>	<b>19%</b>



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

2026	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	4	16	2	22
February	0	19	4	23
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>35</b>	<b>6</b>	<b>45</b>



# SAFETY DIRECTOR REPORT

## OCEAN COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** March 11, 2026  
**DATE OF MEETING:** March 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>

### FEBRUARY – MARCH 2026 RISK CONTROL ACTIVITIES

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

- **February 12:** Attended the OCIFC Claims Committee meeting.
- **February 19:** Attended the OCIFC meeting.
- **March 10:** Attended the OCIFC Safety Committee meeting.

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

- **March 12:** Plan to attend the OCIFC Claims Committee meeting.
- **March 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 [Safety Director Bulletins](#):

- Blind-Spots: Retrofitting Equipment with Cameras & Blind-Spot Technology
- Utility Vehicle Operation & Training - Best Practices
- Avian Influenza (Bird Flu) – Best Practices (Bulletin and [Video Briefing](#))

## **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. *(March through May 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.**

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

DATE	CLASS TOPIC	TIME
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
5/1/26	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
5/4/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/4/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/5/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
5/5/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
5/5/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/6/26	<a href="#">School Safety &amp; Regulatory Awareness</a>	8:30 - 11:30 am
5/6/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
5/6/26	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
5/7/26	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/7/26	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
5/7/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
5/8/26	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
5/8/26	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
5/8/26	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
5/8/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/11/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/11/26	<a href="#">The Power of Collaboration (Ocean)*</a>	9:00 - 12:00 pm

5/12/26	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
5/12/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/12/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
5/13/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/13/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	9:00 - 10:30 am
5/13/26	<a href="#">Work Zone: Flagger</a>	1:00 - 2:00 pm
5/14/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
5/14/26	<a href="#">Ethics for NJ Local Government Employees (Atlantic)*</a>	9:00 - 11:00 am
5/14/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*</a>	11:30 - 1:00 pm
5/14/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	10:30 - 12:00 pm
5/14/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/15/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
5/15/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Camden)*</a>	9:00 - 11:00 am
5/15/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/15/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/18/26	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
5/18/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
5/18/26	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/19/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
5/19/26	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
5/19/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*</a>	8:30 - 12:30 pm
5/19/26	<a href="#">NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*</a>	8:30 - 12:30 pm
5/19/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Mercer)*</a>	8:30 - 12:30 pm
5/20/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/20/26	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/20/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/21/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	7:30 - 9:30 am
5/21/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
5/22/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
5/22/26	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	10:00 - 12:00 pm
5/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
5/27/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/27/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/28/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
5/28/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 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.*



# 2026 MSI-NJCE EXPO

## THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
  - Lockout/Tagout – Control of Hazardous Energy
  - Personal Protective Equipment
  - Ladder Safety
  - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations<sup>^</sup>)

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10 <sup>th</sup>	Middlesex Co. Fire Academy <sup>^</sup>	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 <sup>th</sup>	Morris County Public Safety Training Academy <sup>^</sup>	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 <sup>th</sup>	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 <sup>th</sup>	Atlantic Cape Community College <sup>^</sup>	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 <sup>th</sup> <sup>*</sup>	Burlington Co. Emergency Training Center <sup>^</sup>	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 <sup>th</sup>	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 <sup>nd</sup> <sup>*</sup>	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 <sup>th</sup> <sup>*</sup>	Rowan College of South Jersey <sup>^</sup>	Gloucester	1400 Tanyard Rd., Sewell, NJ

<sup>\*</sup> Tentative

<sup>^</sup> Practical Leadership Offered

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

**To Register:** Go to the LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

**(Please Note:** Registration Links are available two months prior to the class date. So please check back.)

*Please see attached for the course descriptions and CEU & TCH information.*

Questions: Please contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)



# 2026 MSI-NJCE EXPO

## 2026 EXPO COURSE DESCRIPTIONS

### Excavation, Trenching & Shoring

**4 Hours** - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

### Work Zone Safety

**4 Hours** - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

### Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

**4 Hours** - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

**Practical Leadership - 21 Irrefutable Laws**

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

**RESOLUTION NO. 22-26**

**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: March 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 – February 19, 2026  
10:00 a.m.  
VIA OCEAN COUNTY ADMINISTRATION BUILDING AND ZOOM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Services	Qual-Lynx <b>Claudia Acosta</b> <b>Lisa Gallo</b>  Vanguard Claims Administration <b>Sarah Mentzer</b>  PERMA Risk Management Services <b>Shai McLeod</b> <b>Robyn Walcoff</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>Glenn Prince</b>

**ALSO PRESENT:**

Jen Hagendoorn, Ocean County Board of Social Services  
Jen Doderer, Ocean County Library  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 15, 2026**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 15, 2026**

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

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince advised the Committee met last quarter and we discussed it at the previous Commission Meeting. Mr. Prince said the next meeting was scheduled for March 10, 2026 at 1:30 p.m. Mr. Prince reported at that meeting they would discuss the new training programs that were developed especially for our law enforcement communities. Mr. Prince noted all training programs were available on the NJCE website along with the most common PEOSH citations for public entities. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Walcoff noted she was attending today’s meeting in place of Ms. Drumheiser. Ms. Walcoff reported the Claims Committee met on February 12 and reviewed the PARS. Ms. Walcoff 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 February 12, 2026.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 12, 2026**

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

**EXECUTIVE DIRECTOR REPORT:**

**2026 PLAN OF RISK MANAGEMENT:** Executive Director referred to a copy of the Plan of Risk Management which was included in Appendix II of the agenda. Executive Director noted the changes were highlighted in yellow. Executive Director advised the aggregate limit for general liability, law liability and employee benefits liability increased to \$32 million which represented a favorable improvement. Executive Director said the largest settlement within the county commission system recently did reach \$20-\$25 million so the higher limit provides stronger protection compared to the previous \$25 million aggregate. Executive Director reported another significant change was the named storm deductible where the aggregate has been reduced from \$10 million to \$5 million, lowering the potential exposure for the fund. Executive Director said the market has improved, making these coverages more affordable and allowing the funds to secure

better limits and terms. Executive Director asked if anyone had any questions and requested a motion to approve the Plan of Risk Management.

**MOTION TO APPROVE RESOLUTION NO. 18-26, PLAN OF RISK MANAGEMENT**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of insurance report from the NJCE listing the certificates issued for the month of January. Executive Director said there were (11) eleven certificate of insurances issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

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

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE would hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township which is Exit 8A off the New Jersey Turnpike on February 26, 2026 at 10:30 a.m. Executive Director advised J.A. Montgomery would discuss some initiatives being launched for the NJCE Program. Executive Director said he would discuss potential changes in property claims funding. Executive Director noted a virtual option might be available if you cannot attend in person. Also, a meeting invitation would be extended to Commissioners of the member Insurance Commissions.

**NJCE JIF – 2026 RENEWAL WEBINAR:** Executive Director reported Underwriting Manager of the New Jersey Counties Excess JIF would be conducting the 2026 Renewal Overview Webinar on Tuesday, February 24th at 11:00 a.m. 2026. Executive Director advised 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 PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the October Financial Fast Track was included in the agenda. Executive Director reported as of October 31, 2025 there was a statutory surplus of \$3,027,737. Executive Director said there was a cash balance of \$30,762,753. Executive Director referred to line 11 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 reported the NJCE November Financial Fast Track was included in the agenda. Executive Director said as of November 30, 2025 the NJCE had a surplus of \$18,959,601. Executive Director noted the total cash amount was \$39,682,885. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551. Executive Director reported that year 2026 from a property perspective is off to a really tough start. We have several claims that will be hitting the excess, so we will keep an eye on that, but we have plenty of surplus. Executive Director asked if anyone had questions about the Financial Fast Tracks.

**CLAIMS TRACKING REPORTS:** Executive Director reviewed the Expected Loss Ratio Analysis Report as of October 31, 2025 with the Commission which was included in the agenda. Executive Director said the loss ratio reports align with the financial statement. Executive Director reported that Fund Years 2025 and 2024 were performing favorable and is expected to end in a surplus similar to 2024 with 2025 trending in the same direction. Executive Director stated the primary challenges remain with the early commission years, particularly 2021 and 2022. Executive Director asked if anyone had any questions.

**2026 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director stated the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. Executive Director noted the Limit Schematics were also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

**2026 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported in accordance with the Commission's by Law's the Property & Casualty Assessment Bills were e-mailed to the member entities. Executive Director noted the first installment was due on March 31, 2026 and future assessments would be due on May 15, 2026 and October 15, 2026.

**2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director referred to a copy of a flyer announcing the 16th annual seminar would be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. Executive Director noted the seminar was 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.

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 February Bills List Resolution 19-26, in the amount of \$2,746,970.37.

**MOTION TO APPROVE RESOLUTION 19-26 FEBRUARY BILLS LIST**

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

Ms. Tarrant said at the end of October we had with all funds \$31,188,444. 23. Ms. Tarrant reported she is seeing a lot less on the legacy account. There was \$2 million deposited in November and it seems like the claims have gone down quite a bit from the past.

**CLAIMS ADMINISTRATOR:** Ms. Gallo referred to the reports included in the agenda and advised she made some enhancements to try to provide some more actionable information that you find beneficial. Ms. Gallo noted she would be around after the meeting in case anyone wanted to discuss something else they would like to see in the reports.

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

2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRAT ION RATE
January	254	\$ 283,695.71	\$ 108,880.48	\$ 144,270.26	51%	\$ 28,980.56	88%

LEGACY 2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRAT ION RATE
January	44	\$ 158,395.23	\$ 46,584.63	\$ 91,695.04	58%	\$ 20,115.56	70%

Ms. Gallo advised the next report was updated based on feedback from last month’s meeting and now includes Top 10 Providers by Charges and Network Status sections. This addition shows not only the amounts paid to these providers but also what they are charging and savings achieved on those bills. Ms. Gallo said the report is organized by in-network and out-of-net network providers, which helps identify high-out-of-net network charges that could prompt outreach to the contracting department to potentially recruit those providers into the network. Ms. Gallo noted the same report was created for the Legacy claims. Ms. Gallo said the final report was the workers' compensation claims reported by claim type and next month she would include the claim cause in this report. Ms. Gallo concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported advised the Safety Director report was included in the agenda and included all Risk Control Activity for January and February. Mr. Prince said the report outlines training opportunities for February, March and April and are also available on NJCE.org where participants can register online and receive e-mail confirmations.

Mr. Prince referred to the information included in the agenda for the Leadership Academy. Mr. Prince noted open enrollment begins on June 1. Mr. Prince said the program runs for seven months and includes both mandatory courses and electives. Mr. Prince stated participants have two years to complete the curriculum and they will receive a commemorative plaque.

Mr. Prince advised on February 9 he had an opportunity to go out in the field with Patrick Boska. Mr. Prince said they visited the Sheriff’s Training Facility and Lt. Foltz gave us an escorted tour. They have a lot of partnerships and when we were leaving there were some active trainings with FLETC going on which is the Federal Law Enforcement Training Center. Mr. Prince said he had some minor recommendations which would be included the report coming out this week along with some recommendations for the Southern Recycle Center. Mr. Prince concluded his report unless there were any questions.

Chair Greitz said Mr. Boska has been updating our County Safety Plan, it has been a while since it was revised and updated. Mr. Prince advised the Right to Know requirements in New Jersey have additional obligations beyond the federal hazard communication standard. Chair Greitz said the plan was significantly larger than expected, approximately 380 pages instead of the anticipated 15 pages.

**RISK MANAGERS REPORT:** Ms. Sander reported everyone was busy with the recent water damage claims and noted All Risk was out there the next day. Ms. Sander said she would work with Ms. DePaola to review the coverage and possibly review at another meeting so Mr. Sadeghi could participate. Ms. Sander advised she was working with Ms. DePaola on some insurance requirements for various contract and with Darlene Riccioon clarifying vehicles versus assets. Ms. Sander said she would refresh the physical damage quote as the property rates have come down. Ms. Sander concluded her report unless there were any questions.

**ATTORNEY:** Mr. Sahradnik said he did not have anything to report.

Correspondence Made Part of Minutes

**OLD BUSINESS:** Chair Greitz reported there was one item of old business that he was aware of and that was the appointment of the auditor. Chair Greitz advised there were two auditors that submitted proposals, Bowman and HFA, and the scoring resulted in a tie. Chair Greitz advised we had some discussions the last couple of meetings and did not know the Commissioner's decision. Mr. Fiure said he did have some discussions and wanted to make a motion to discuss HFA.

**MOTION TO APPOINT HFA AS THE COMMISSION AUDIT**

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

**NEW BUSINESS: None**

**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 no need for a closed Session.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:33 a.m.**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **Appendix II**

### *2026 Renewal Overview*

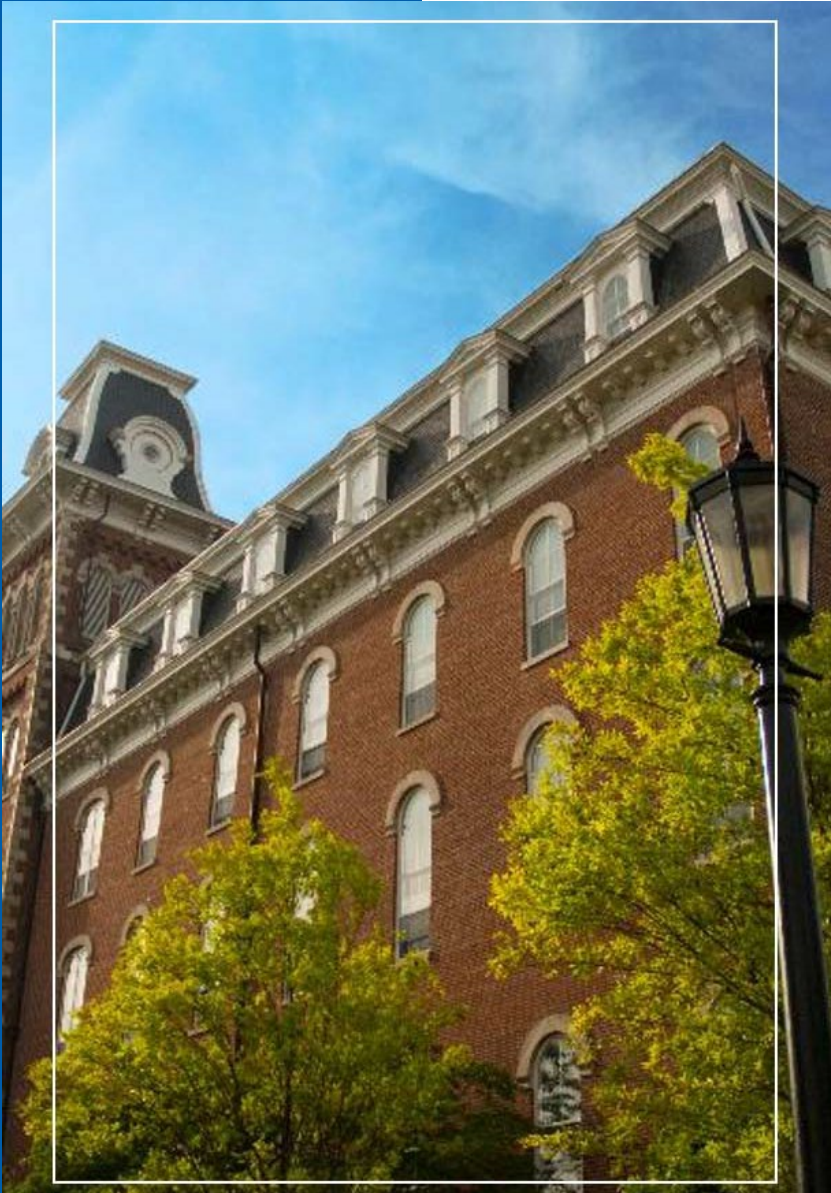
CONNER  
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BUCKLEW

# 2026



NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

## Renewal Overview



## Renewal Overview

Over the past half decade, the insurance market has undergone a dramatic evolution – redefining underwriting standards, coverage options, capacity, and contract terms. These changes have been accompanied by notable shifts in both the flow and concentration of capital, reshaping the industry’s very foundation.

Today, as the market approaches a new equilibrium – one that sits well above historical norms – we’re witnessing a surge in account-specific underwriting and a marked increase in available capacity and carrier appetite.

For the NJCE, this environment, combined with our exceptional performance and your robust risk management, translates into tangible benefits: **better rates, expanded capacity, and more favorable terms.**

On the following pages, you’ll discover how our targeted marketing efforts and strategic program structuring have fortified the NJCE’s position – resulting in a stronger overall program and a remarkable 2% decrease in excess renewal rates, equating to approximately **\$1.3 million in savings.**



# Renewal Review

Detailed Review of Renewal Changes



# Coverage Updates

## Property

### Overview

- Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Oversubscribed for a 3rd year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to continue strategically structuring the program to further enhance future stability, which primarily includes picking the right insurers and enhancing coverage as follows.
  - NWS deductible: 2.5% with a \$5M cap from 5% with a \$10M cap
  - Errors or Omissions: Increase from \$10M to \$50M
  - Miscellaneous Unnamed Locations: Increase from \$10M to \$50M
  - Newly Acquired Property: Increase from \$25M to \$50M
  - New Construction and Additions: Increase from \$25M to \$50M
  - Time Element
    - Extra Expense: Increase from \$10m to \$25m
    - Ingress & Egress: Increase from 30 days / \$5m / 5 mile to 90 days / \$25m / 5 miles
  - Electronic Data & Media: Increase from \$5m to \$25m
  - Professional Fees: Increase from \$1.25m to \$5m
  - Transit: Increase from \$1m to \$5m
  - Qualifying Periods: Reduce from 48 Hours to 24 Hours

# Coverage Updates

## Liability

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview - \$10M x \$2M SIR

- Renewals in the primary \$10M are in line with expectations seeing rate increases given the challenges in the liability space and loss history
  - \$5m x \$2m: Safety National
  - \$5m x \$7m: Munich
- Safety National will increase the NJCE retention from \$2M to \$3M for 2027 which fits with the NJCE's strategy to retain more over time.
- Safety National requires full details on all Dams to be insured for liability
  - Copy of the most recent inspection reports for all dams with a condition assessment of "poor," along with confirmation all recommendations are being performed to improve the condition to "fair" or better (within 90 days of binding).

### Overview - \$10M x \$12M

- We were oversubscribed to 200%+ in this layer which helped keep pricing virtually flat year over year
  - 33% of \$10M x \$12M: Berkley
  - 25% of \$10M x \$12M: Old Republic
  - 25% of \$10M x \$12M: Bowhead
  - 17% of \$10M x \$12M: Obsidian

In addition to negotiating strong renewals and strengthening our panel of carriers, we also increased the safety grant from \$90K to \$123K (36%).

### Overview - \$10M x \$22M - NEW

- We competitively priced an additional \$10M in liability limits for the program which are included in the revised budget
  - 17% of \$10M x \$22M: Berkley
  - 50% of \$10M x \$22M: Palomar
  - 17% of \$10M x \$12M: Obsidian
  - 16% of \$10M x \$12M: Bowhead

# Coverage Updates

## Workers' Compensation

### Overview

- Marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Safety National provided a flat renewal and remains the most competitive in the market
- Additional options were provided to increase the fund retention, but not enough premium credit was given to take a higher attachment

# Coverage Updates

## Cyber

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview – Primary \$5M

- Cowbell continues to be an excellent partner for the NJCE, delivering a 25% decrease with enhancements as follows
  - Cyber Crime Coverage: increase to \$500,000 per claim / \$1,000,000 aggregate from \$250,000 per claim / \$1,000,000 aggregate
  - Bricking costs: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
  - Media Liability Endorsement: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
  - Waiting Period (Business Interruption, Contingent Business Interruption, System Failure, Contingent System Failure) reduced to 8 hours from 12 hours

### Overview – \$5M x \$5M

- Chaucer (Cowbell) followed the decreases in rate seen in the primary will increasing cyber crime drop-down coverage as follows:
  - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$500,000 per claim / \$1,000,000 aggregate

### Overview – \$5M x \$10M - NEW

- AIG provided additional limit options to the overall program which will further enhance the following coverages:
  - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$1,000,000 per claim / \$2,000,000 aggregate

### Overview – Union Cyber

- Standalone with Coalition
- Option presented to join the NJCE group program

# Coverage Updates

## Active Assailant

### Overview

- Included option for all members to participate in coverage going forward

### ✓ Key Coverages

- Crisis Response and Mitigation Services
- Additional Security Measures
- Counselling Costs
- Public Relations and Crisis Communications
- Job Retaining Costs
- Burial and or Cremation Costs
- Emergency Childcare Costs
- Recruitment Costs
- Legal Liability and Defense Provisions
- Non-Physical Damage Business Interruption

# Coverage Updates

## Pollution

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview – NJCE

- Year one of a three-year renewal with incumbent AWAC with the following enhancements
  - AWAC provided terms to include \$5,000,000 Defense Outside the Limits of Liability. This is an improvement over the expiring program, which provided \$1,000,000 Defense Outside the Limits.
  - AWAC provided terms to include Sewage Back-up at a \$5,000,000 sublimit. This is an improvement over the expiring program, which provided Sewage Back-up at a \$1,000,000 sub-limit.
  - AWAC provided terms without a sub-limit applying to Microbial Matter. This is an improvement over the expiring program, which sub-limited Mold to \$2,000,000.
  - AWAC provided terms to include full pre-existing coverage for Microbial Matter (removed retroactive date). This is an improvement over the expiring program, which included a Microbial Matter retroactive date of 1/1/2016.

### Overview – Monmouth

- Year one of three-year renewal with incumbent Ascot.

### Odor

- Underwriting Manager continues to explore avenues for coverage as it relates to Odor coverage for the landfills and wastewater facilities in our program.
- Options were not available from any insurers quoting the entire NJCE program, including the incumbent.

# Coverage Updates

## Public Officials & Employment Practices

- Chubb continued with market leading renewal offers for incumbent members
- Cumberland moved from Chubb to Liability Program

# Coverage Updates

## Crime

- Third Party Coverage increased from \$50K to \$100K

# Coverage Updates

## Additional Lines – No Changes

### Overview

- Aviation
- Employed Lawyers
- Equipment Breakdown
- Fiduciary
- Marina Operators
- Medical Malpractice
- Non-Owned Aircraft
- Travel Accident
- Veterinary Professional
- Watercraft / Hull

# IV.

## Contacts



# THANK YOU

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BUCKLEW

Questions? Comments?



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