

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, MAY 21, 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; and
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk; and
- (4) Placing notice on the Ocean County Insurance Fund Commission Website; and
- (5) Placing notice of the location of OCIFC Public Notices on the Statewide Legal Notices Section of the NJ Department of State Website

OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: May 21, 2026
10:00 A.M.

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 16, 2026 Open Minutes.....Appendix I**

- CORRESPONDENCE: None**

- COMMITTEE REPORTS**
 - Safety and Accident Review Committee:Verbal**
 - Claims Committee:Verbal**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 2-15

- TREASURER – Julie Tarrant**
 - Resolution 23-26, May Bills List – *Motion (Roll Call Vote)*..... Page 16
 - Treasurer Report.....Pages 17-18

- CLAIMS ADMINISTRATOR– QUAL LYNXPages 19-23**
 - Stewardship Report Distributed separately

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 24-33

- 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 24-26, Closed SessionPage 34**
- Motion to Return to Open Session**
- Motion to Approve PARS as discussed in Executive Session (*roll call vote*)**

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: June 18, 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: May 21, 2026
Memo to: Commissioners of the Ocean County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

❑ **Certificate of Insurance Issuance Report (Pages 4-5)** – Included in the agenda on pages 4-5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. There were (9) nine certificates of insurance issued during the month of April.

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

❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 6-8)** - The NJCE last met on April 23, 2026. A written summary of the meeting is included in the agenda on pages 6-8. The NJCE is scheduled to meet again on Friday, June 26, 2026 at 9:30 a.m.

❑ **OCIFC Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2026** there is a surplus of **\$4,343,486**. 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 **February 28, 2026** is **\$1,364,790**. The total cash amount is **\$32,695,040**.

❑ **NJCE Property & Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2026** the Fund has a surplus of **\$17,938,022**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, **\$7,207,551**. The cash amount is **\$31,199,182**.

❑ **Claim Tracking Reports (Pages 14-15)** – The Claim Tracking Reports are on pages 14-15 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of February 28, 2026 with the Commission.

❑ **2026 MEL, MRHIF & NJCE Educational Seminar** - The 16th Annual Education Seminar was held virtually again this year. Two sessions were conducted, both of which were well attended. The seminar qualified for Continuing Education Credits and certificates are expected to be issued within 30 days. Copies of the Power Point presentations are available upon request from the Fund Office.

❑ **2026 NEW JERSEY ASSOCIATION OF COUNTIES (NJAC) CONFERENCE:** NJAC held their 75th annual conference last week at Caesar’s in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund was among one of its many exhibitors.

The annual conference hosts variety of educational sessions and forums relevant to counties and their operations. Conner Strong & Buckelew conducted two workshops: *Today’s*

Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources paneled by Edward Cooney, Partner, Conner Strong & Buckelew and *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Additional information on either workshop can be provided upon request and we look forward to exhibiting at next year's annual conference.

- ❑ **NJCE Claims Summit & Coverage Review** - PERMA Claims and the NJCE Underwriting Manager held a TPA Summit on April 8th for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended.

- ❑ **2026 Property & Casualty Assessments** – As a reminder the second assessment payment was due on May 15, 2026. Payments should be sent to the Treasurer, Julie Tarrant, 482 N. Lakeshore Drive, Brick, NJ 07823.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 4/1/2026 To 5/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - US Government I - County of Ocean	Joint Base McGuire-Fort-Dix-Lakehurst Joint Base MDL, NJ 08641-NJ	RE: Easement 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 the easement agreement (term is perpetual). 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.	4/2/2026 #6256104	GL AU EX WC OTH
H - Ocean County YMCA I - Ocean County Board of Health	1088 West Whitty Road Toms River, NJ 08755	RE: Swim Safety Classes at YMCA Evidence of insurance as respects use of premises for Swim Safety classes during the current calendar year.	4/6/2026 #6270465	GL AU EX WC OTH
H - Township of Jackson I - County of Ocean	95 W Veterans Highway Jackson, NJ 08527	Company D: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Jackson Day 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 Jackson Day which will be held at John F. Johnson, Jr. Memorial Park.	4/13/2026 #6276392	GL AU EX WC OTH
H - Ocean County Health Department I - County of Ocean	PO Box 2191 175 Sunset Avenue Toms River, NJ 08754	Company D: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Jackson Day 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 Jackson Day which will be held at John F. Johnson, Jr. Memorial Park.	4/13/2026 #6276466	GL AU EX WC OTH
H - Borough of Point Pleasant I - County of Ocean		RE: Event Participation- The County Connection 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 any/all event participation by The County Connection during the current calendar year.	4/15/2026 #6277065	GL AU EX WC OTH
H - Borough of Point Pleasant I - County of Ocean	2233 Bridge Avenue Point Pleasant, NJ 08742	RE: Event Participation- The County Connection 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 any/all event participation by The County Connection during the current calendar year.	4/15/2026 #6277066	GL AU EX WC OTH

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 4/1/2026 To 5/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Point Pleasant Chamber of I - County of Ocean	Commerce 1620 Beaver Dam Road Point Pleasant, NJ 08742	RE: Event Participation- The County Connection 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 any/all event participation by The County Connection during the current calendar year.	4/15/2026 #6277069	GL AU EX WC OTH
H - Downtown Toms River Business I - County of Ocean	Improvement District 53 Main Street Toms River, NJ 08753	RE: Event Participation 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 event participation and/or vendor participation during the current calendar year.	4/21/2026 #6288246	GL AU EX WC OTH
H - County of Ocean I - County of Ocean	101 Hooper Avenue, 2nd Floor Admin Bldg Toms River, NJ 08754	Evidence of Insurance	4/27/2026 #6291430	GL AU EX WC OTH
Total # of Holders: 9				



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: April 23, 2026
Memo to: Fund Commissioners
Ocean County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF April Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee did not meet prior to the Fund meeting; however, as per the Claims Committee Charter, the Fund entered closed session to discuss two property claims in excess of \$500,000.

2026 Meeting Dates: The Board of Fund Commissioners accepted a request to amend three meeting dates as follows: Friday June 26, 2026 at 9:30a.m., Friday September 18, 2026 at 9:30am and October 23, 2026 at 1:30; all meetings will remain virtual.

Legacy Claims - Finances: Executive Director met with the Fund Attorney and Treasurer to discuss the feasibility of collapsing Fund Years 2010 – 2019 and establishing a NJ Counties Excess Legacy Account within the FUND to transfer the outstanding liabilities (case reserves and IBNR) of 2010 – 2019. The Finance Sub-Committee was notified and approved the introduction of this initiative; submitted for information was a memorandum outlining the action and objectives.

The Board of Fund Commissioners accepted the recommendation, as approved by the Finance Sub-Committee, and adopted a resolution authorizing transfer of outstanding liabilities for NJCE Fund Years 2010 through 2019 and establishing the Residual Legacy Account (“RLA”) and Closed Years Account.

Funding for Property Claims Adjusting: At the February meeting, the Board of Fund Commissioners approved the Executive Director’s proposal to change the funding of the property claims adjustment (not including Auto Physical Damage) to eliminate the duplication in claims with respect to financial reporting. After approval, PERMA Claims worked through the potential loss funding change and determined there were additional challenges to this process.

Submitted for information was an amended recommendation and proposed workflow for consideration. The recommendation is that the NJCE will not fund the primary insurance commission layer and instead will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. This process is currently in place for PERMA managed JIFs within the Municipal Excess Liability JIF. In addition, this would eradicate the duplication effect of the billback process while concurrently allowing the current first-dollar model to stay in place. Vanguard, the Excess Property Third-Party Administrator (TPA), will no longer issue payments within the commission layer but rather instruct the local TPA who and what to pay. The Board of Fund Commissioners accepted the amended recommendation and authorized the NJCE Excess Property TPA

to continue to handle property claims from dollar one and the Local Commission pay until the Local Commission retention is satisfied.

Landfill Roundtable Meeting: A virtual round-table discussion on was held on March 25th and was well attended by representatives from County JIF members, non-member Counties members and various professionals. The meeting focused on the ongoing challenges faced by Atlantic County Utility Authority (ACUA) regarding odor-related claims, fee shifting and exclusions in pollution liability insurance policies. Other New Jersey counties operating landfills expressed their concerns and shared their experiences and best practices.

Kevin Hagan from Princeton Public Affairs outlined a potential legislative strategy and proposed developing both state and federal legislation to address fee-shifting concerns and regulatory requirements. The group agreed to continue discussions and explore the possibility of filing an amicus brief in support of ACUA's case. The Municipal Excess Liability JIF would be agreeable to filing an Amicus Brief.

Lastly, based on this discussion, a recommendation was made that the Fund should consider contracting with a lobbyist to help with legislative initiatives; the Board of Fund Commissioners agreed with the recommendation.

Cyber Risks: Submitted for information was a copy of a cyber risk alert email on behalf of Edward Cooney. Stemming from the Iran war, Iran affiliated actors are targeting infrastructure via cyber-attacks focusing on industrial control systems with a heavy focus on utilities, but this could also impact transportation, manufacturing and more. This is a timely and strong reminder for insureds to focus on operational technology systems controlling real-world equipment.

Professional Services:

Cyber Security Services: The fund's contract with the Chertoff Group expires June 13, 2026. Fund Office will review their scope of services with the Underwriting Manager and coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Third Party Claims (TPA) Administrator: In 2024, the Board of Fund Commissioners authorized its acceptance of the assignment of contract with CompServices In., t/a AmeriHealth Casualty Services to Claims Resolution Corporation for the Claims Administration services effective September 1, 2024. The fund's contract with Claims Resolution Corporation CompServices t/a AmeriHealth Casualty Services will expire on 9/25/26. The fund office will coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Claims Update:

Best Practices Seminar: PERMA held a virtual interactive webinar on October 30, 2025 which addressed trends in workers' compensation, how to mitigate motor vehicle crashes and challenges faced by County Risk Manager. The next best practices seminar is anticipated to be held in 2027.

2026 NJCE Claims Reporting Requirements: PERMA Claims finalized the 2026 claims reporting requirements and distributed it to Third-Party Administrators; a copy of the requirements was submitted for information.

Claims Summit: The NJCE TPA Summit & Coverage Overview was presented by CSB Underwriting and PERMA Claims on Wednesday, April 8, 2026 in Camden with a total of 45 attendees. Ed Cooney and Jonathon Tavares detailed the changes in coverage within all lines of business and highlighted reporting triggers. Kerin Drumheiser along with the Claims team, dove into many topics including Financial Reporting, Claim File Maintenance, Reporting Requirements and more.

NJCE Committees:

Safety Committee: The Safety Committee met on March 9th; submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 8th at 10AM via Zoom.

Membership Inquiry: Executive Director and Underwriting Manager are in contact with Essex County on prospective new membership.

Tracking Reports: Submitted for information was the Financial Fast Track as of January 31, 2026 reflecting a statutory surplus of \$18 million. Also submitted was the Expected Loss Ratio as of January 31, 2026. Due to the high frequency and severity of property claims in Fund Years 2025 and 2026, PERMA Claims is conducting an analysis on the large property claims.

Regulatory Compliance Checklist – as of 4/21/2026: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: As a reminder, the 16th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24th and May 1st, 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.

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

For those attending the conference, Conner Strong & Buckelew will be conducting two workshops on Thursday May 7th - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11:15 A.M.) and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* (at 4:00 P.M.). Joseph Hrubash and Edward Cooney will be the presenting the cyber workshop. Submitted for information was the NJAC workshop announcement outlining the courses.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents will be sent to each respective County following the meeting.

2026 Financial Disclosures: The Local Finance Board has issued notification, 2026-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

Next Meeting: The NJCE JIF is scheduled to meet next on Friday June 26, 2026 at 9:30AM virtually.

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,335,553	2,671,105	64,072,869	66,743,974
2.	CLAIM EXPENSES				
	Paid Claims	558,114	1,244,315	19,239,203	20,483,518
	Case Reserves	712,660	504,564	11,650,041	12,154,606
	IBNR	(370,941)	50,788	17,403,510	17,454,297
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(69,997)	(143,382)	(2,969,513)	(3,112,895)
	TOTAL CLAIMS	829,837	1,656,285	45,323,241	46,979,526
3.	EXPENSES				
	Excess Premiums	376,804	753,608	16,938,022	17,691,630
	Administrative	54,253	108,119	2,540,717	2,648,836
	TOTAL EXPENSES	431,057	861,727	19,478,739	20,340,465
4.	UNDERWRITING PROFIT (1-2-3)	74,659	153,094	(729,111)	(576,017)
5.	INVESTMENT INCOME	85,451	180,750	3,373,964	3,554,714
6.	PROFIT (4 + 5)	160,110	333,843	2,644,853	2,978,697
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	40,675	40,675
9.	DIVIDEND EXPENSE	0	0	(40,675)	(40,675)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	0	0	1,364,790	1,364,790
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	160,110	333,843	4,009,644	4,343,487
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	7,264	16,447	512,274	528,721
	2021	1,393	2,895	(2,474,788)	(2,471,893)
	2022	8,556	18,208	(1,593,658)	(1,575,451)
	2023	21,004	43,783	3,618,254	3,662,037
	2024	22,130	46,169	2,398,446	2,444,615
	2025	22,967	49,403	1,549,115	1,598,519
	2026	76,795	156,939		156,939
	TOTAL SURPLUS (DEFICITS)	160,110	333,843	4,009,642	4,343,486
	TOTAL CASH				32,695,040

OCEAN COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF February 28, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2021				
Paid Claims	24,905	59,498	6,210,972	6,270,470
Case Reserves	109,614	163,921	2,384,212	2,548,133
IBNR	(134,518)	(223,420)	1,245,330	1,021,910
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(380,220)	(380,220)
TOTAL FY 2021 CLAIMS	0	0	9,460,294	9,460,294
FUND YEAR 2022				
Paid Claims	204,413	359,864	7,022,784	7,382,648
Case Reserves	102,406	5,641	3,147,032	3,152,672
IBNR	(306,819)	(365,504)	1,561,444	1,195,939
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(449,872)	(449,872)
TOTAL FY 2022 CLAIMS	0	(0)	11,281,388	11,281,388
FUND YEAR 2023				
Paid Claims	41,853	93,166	2,611,751	2,704,917
Case Reserves	(10,426)	(231,161)	1,896,275	1,665,114
IBNR	(31,427)	137,996	2,419,536	2,557,532
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(423,922)	(423,922)
TOTAL FY 2023 CLAIMS	(0)	(0)	6,503,640	6,503,640
FUND YEAR 2024				
Paid Claims	31,318	91,169	2,237,514	2,328,683
Case Reserves	32,840	(7,907)	2,105,309	2,097,403
IBNR	(64,158)	(83,262)	4,658,005	4,574,743
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(703,241)	(703,241)
TOTAL FY 2024 CLAIMS	0	0	8,297,588	8,297,588
FUND YEAR 2025				
Paid Claims	203,658	577,724	1,156,182	1,733,906
Case Reserves	(109,135)	(383,102)	2,117,213	1,734,111
IBNR	(94,523)	(194,623)	7,519,195	7,324,572
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1,012,259)	(1,012,259)
TOTAL FY 2025 CLAIMS	0	(0)	9,780,331	9,780,331
FUND YEAR 2026				
Paid Claims	51,968	62,894		62,894
Case Reserves	587,361	957,172		957,172
IBNR	260,504	779,601		779,601
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(69,997)	(143,382)		(143,382)
TOTAL FY 2026 CLAIMS	829,837	1,656,285	0	1,656,285
COMBINED TOTAL CLAIMS	829,837	1,656,285	45,323,241	46,979,526

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2026					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,668,064	7,336,129	369,829,068	377,165,197
2.	CLAIM EXPENSES				
	Paid Claims	(236,298)	(316,871)	29,596,460	29,279,589
	Case Reserves	1,164,689	3,641,968	12,305,536	15,947,504
	IBNR	595,916	473,846	19,408,209	19,882,055
	Discounted Claim Value	(253,046)	(606,831)	(4,230,960)	(4,837,791)
	Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	1,265,251	3,088,412	56,910,426	59,998,838
3.	EXPENSES				
	Excess Premiums	2,426,457	4,882,060	265,518,954	270,401,014
	Administrative	232,995	465,146	25,830,190	26,295,337
	TOTAL EXPENSES	2,659,452	5,347,206	291,349,144	296,696,351
4.	UNDERWRITING PROFIT (1-2-3)	(256,639)	(1,099,489)	21,569,498	20,470,009
5.	INVESTMENT INCOME	96,371	170,947	4,500,045	4,670,992
6.	PROFIT (4+5)	(160,268)	(928,542)	26,069,543	25,141,001
7.	Dividend	0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)	(160,268)	(928,542)	18,861,992	17,938,022
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	312	554	74,531	75,085
	2011	757	1,346	402,937	404,283
	2012	1,466	(55,037)	501,927	446,890
	2013	2,691	4,799	1,150,864	1,155,663
	2014	3,683	6,553	1,959,174	1,965,727
	2015	3,020	5,375	1,357,359	1,362,733
	2016	4,648	8,273	1,726,171	1,734,444
	2017	5,884	10,662	2,653,339	2,664,001
	2018	6,822	12,237	2,356,572	2,368,809
	2019	5,229	9,519	1,933,109	1,942,628
	2020	6,216	11,093	1,131,810	1,142,902
	2021	6,653	11,841	(365,013)	(353,172)
	2022	7,441	13,149	928,915	942,063
	2023	10,331	18,380	(2,982,758)	(2,964,378)
	2024	10,866	19,236	385,652	404,888
	2025	19,173	34,141	5,647,404	5,686,117
	2026	(255,462)	(1,040,663)		(1,040,663)
	TOTAL SURPLUS (DEFICITS)	(160,268)	(928,542)	18,861,992	17,938,022
	TOTAL CASH				31,199,182

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	35,317	35,317	736,556	771,873
	Case Reserves	(31,056)	(55,413)	105,029	49,617
	IBNR	(4,261)	20,095	3,000	23,095
	Discounted Claim Value	0	0	(10,702)	(10,702)
	TOTAL FY 2011 CLAIMS	0	0	833,883	833,883
FUND YEAR 2012					
	Paid Claims	3,792	6,513	1,829,038	1,835,551
	Case Reserves	(3,792)	54,816	69,382	124,198
	IBNR	0	(3,680)	3,680	0
	Discounted Claim Value	0	0	(7,298)	(7,298)
	TOTAL FY 2012 CLAIMS	0	57,650	1,894,802	1,952,452
FUND YEAR 2013					
	Paid Claims	11,175	16,915	1,178,908	1,195,823
	Case Reserves	(11,175)	(16,915)	415,252	398,337
	IBNR	0	0	11,543	11,543
	Discounted Claim Value	0	0	(43,097)	(43,097)
	TOTAL FY 2013 CLAIMS	0	0	1,562,605	1,562,605
FUND YEAR 2014					
	Paid Claims	0	0	881,155	881,155
	Case Reserves	0	0	80,850	80,850
	IBNR	0	0	19,380	19,380
	Discounted Claim Value	0	0	(10,475)	(10,475)
	TOTAL FY 2014 CLAIMS	0	0	970,909	970,909
FUND YEAR 2015					
	Paid Claims	1,645	1,842	2,475,738	2,477,580
	Case Reserves	(1,645)	(9,342)	603,511	594,169
	IBNR	0	7,500	35,764	43,264
	Discounted Claim Value	0	0	(70,632)	(70,632)
	TOTAL FY 2015 CLAIMS	0	(0)	3,044,381	3,044,381
FUND YEAR 2016					
	Paid Claims	3,736	7,220	1,441,001	1,448,221
	Case Reserves	(3,736)	(12,220)	919,123	906,903
	IBNR	0	5,000	23,020	28,020
	Discounted Claim Value	0	0	(90,241)	(90,241)
	TOTAL FY 2016 CLAIMS	0	0	2,292,903	2,292,903
FUND YEAR 2017					
	Paid Claims	0	457	1,640,498	1,640,955
	Case Reserves	0	(457)	345,734	345,277
	IBNR	0	0	25,386	25,386
	Discounted Claim Value	0	0	(40,157)	(40,157)
	TOTAL FY 2017 CLAIMS	0	0	1,971,460	1,971,460

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2026					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
Paid Claims	0	430	1,627,847	1,628,277	
Case Reserves	0	(430)	633,512	633,083	
IBNR	0	0	117,327	117,327	
Discounted Claim Value	0	0	(72,411)	(72,411)	
TOTAL FY 2018 CLAIMS	0	0	2,306,275	2,306,275	
FUND YEAR 2019					
Paid Claims	7,926	21,732	1,762,769	1,784,501	
Case Reserves	(37,726)	(52,648)	915,993	863,346	
IBNR	29,800	30,916	137,880	168,796	
Discounted Claim Value	0	0	(99,127)	(99,127)	
TOTAL FY 2019 CLAIMS	(0)	(0)	2,717,515	2,717,515	
FUND YEAR 2020					
Paid Claims	11,400	19,957	2,059,147	2,079,104	
Case Reserves	(3,522)	9,193	952,692	961,885	
IBNR	(1,868)	74,549	604,550	679,099	
Discounted Claim Value	0	0	(193,474)	(193,474)	
Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)	
TOTAL FY 2020 CLAIMS	0	0	3,254,096	3,254,096	
FUND YEAR 2021					
Paid Claims	2,274	6,729	3,403,434	3,410,163	
Case Reserves	145,828	380,303	1,880,569	2,260,873	
IBNR	(148,102)	(387,032)	1,035,311	648,279	
Discounted Claim Value	0	0	(375,778)	(375,778)	
TOTAL FY 2021 CLAIMS	0	(0)	5,943,537	5,943,537	
FUND YEAR 2022					
Paid Claims	0	(90,976)	2,273,066	2,182,090	
Case Reserves	462,827	858,116	1,716,601	2,574,716	
IBNR	(462,827)	(767,139)	1,784,444	1,017,305	
Discounted Claim Value	0	0	(379,863)	(379,863)	
TOTAL FY 2022 CLAIMS	0	(0)	5,394,248	5,394,248	
FUND YEAR 2023					
Paid Claims	(78,472)	(110,178)	5,375,202	5,265,024	
Case Reserves	(58,379)	(64,590)	694,406	629,816	
IBNR	136,851	174,769	4,501,726	4,676,495	
Discounted Claim Value	0	0	(694,458)	(694,458)	
TOTAL FY 2023 CLAIMS	0	0	9,876,877	9,876,877	
FUND YEAR 2024					
Paid Claims	(220,591)	(357,510)	2,203,383	1,845,873	
Case Reserves	(551,657)	(110,753)	2,414,779	2,304,026	
IBNR	772,248	468,263	4,710,250	5,178,512	
Discounted Claim Value	0	0	(982,534)	(982,534)	
TOTAL FY 2024 CLAIMS	0	0	8,345,877	8,345,877	
FUND YEAR 2025					
Paid Claims	(16,968)	122,214	536,878	659,092	
Case Reserves	261,188	64,773	558,103	622,876	
IBNR	(244,220)	(186,987)	6,394,948	6,207,961	
Discounted Claim Value	0	0	(1,160,711)	(1,160,711)	
TOTAL FY 2025 CLAIMS	0	0	6,329,218	6,329,218	
FUND YEAR 2026					
Paid Claims	2,468	2,468		2,468	
Case Reserves	997,533	2,597,533		2,597,533	
IBNR	518,296	1,037,592		1,037,592	
Discounted Claim Value	(253,046)	(606,831)		(606,831)	
TOTAL FY 2026 CLAIMS	1,265,251	3,030,762	0	3,030,762	
COMBINED TOTAL CLAIMS	1,265,251	3,088,412	56,910,426	59,998,838	

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 an anticipated recoverable amount of \$272.519 due from the reinsurer for COVID-19 WC claims.

Ocean County Insurance Commission

CLAIM ACTIVITY REPORT

February 28, 2026

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	0	0	1	9	2	12
February-26	1	0	1	6	3	11
NET CHGE	1	0	0	-3	1	-1
Limited Reserves						\$45,676
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$0	\$0	\$700	\$61,431	\$250,001	\$312,131
February-26	\$0	\$0	\$1,110	\$1,325	\$500,000	\$502,435
NET CHGE	\$0	\$0	\$411	(\$60,105)	\$249,999	\$190,304
Ltd Incurred	\$424,257	\$6,710	\$15,431	\$639,192	\$500,000	\$1,585,590
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	78	14	31	75	0	201
February-26	79	14	30	77	5	207
NET CHGE	1	0	-1	2	5	6
Limited Reserves						\$8,580
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$496,460	\$552,227	\$549,817	\$150,591	\$0	\$1,802,192
February-26	\$469,022	\$548,685	\$507,700	\$195,819	\$7,176	\$1,776,042
NET CHGE	(\$27,438)	(\$3,542)	(\$42,117)	\$45,229	\$7,176	(\$26,151)
Ltd Incurred	\$826,304	\$823,846	\$560,198	\$248,529	\$7,176	\$2,846,673
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	0	0	3	12	0	15
February-26	0	0	3	12	6	21
NET CHGE	0	0	0	0	6	6
Limited Reserves						\$6,803
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$0	\$0	\$79,457	\$56,391	\$0	\$135,848
February-26	\$0	\$0	\$79,457	\$60,798	\$2,615	\$142,870
NET CHGE	\$0	\$0	\$0	\$4,407	\$2,615	\$7,022
Ltd Incurred	\$268,072	\$7,716	\$97,633	\$101,774	\$3,737	\$546,461
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	39	26	40	85	20	239
February-26	37	24	38	65	44	235
NET CHGE	-2	-2	-2	-20	24	-4
Limited Reserves						\$39,776
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$2,548,271	\$1,100,894	\$1,428,128	\$1,338,839	\$119,810	\$9,075,057
February-26	\$2,551,665	\$1,094,443	\$1,502,676	\$1,250,725	\$447,381	\$9,347,383
NET CHGE	\$3,394	(\$6,451)	\$74,547	(\$88,114)	\$327,571	\$272,327
Ltd Incurred	\$8,359,554	\$3,110,492	\$3,649,980	\$2,305,067	\$509,152	\$26,362,560
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	117	40	75	181	22	467
February-26	117	38	72	160	58	474
NET CHGE	0	-2	-3	-21	36	7
Limited Reserves						\$24,829
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$3,044,731	\$1,653,121	\$2,058,102	\$1,607,251	\$369,811	\$11,325,228
February-26	\$3,020,687	\$1,643,128	\$2,090,942	\$1,508,667	\$957,172	\$11,768,730
NET CHGE	(\$24,044)	(\$9,993)	\$32,840	(\$98,584)	\$587,361	\$443,502
Ltd Incurred	\$9,878,188	\$3,948,763	\$4,323,243	\$3,294,562	\$1,020,066	\$31,341,285

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF February 28, 2026

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	260,954	424,257	424,257	162.58%	100.00%	160,526	160,526	61.52%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	826,304	826,304	136.84%	96.23%	828,556	828,556	137.21%	95.99%	652,845	652,845	108.11%	91.38%
POL/EPL	382,687	714,000	714,000	186.58%	96.23%	789,756	789,756	206.37%	95.99%	432,463	432,463	113.01%	91.38%
AUTO LIABILITY	132,715	268,072	268,072	201.99%	93.27%	268,072	268,072	201.99%	92.93%	159,580	159,580	120.24%	88.30%
WORKER'S COMP	7,209,432	8,359,554	8,359,554	115.95%	99.52%	8,369,325	8,369,325	116.09%	99.46%	8,106,863	7,963,173	110.45%	98.43%
TOTAL ALL LINES	8,589,655	10,592,188	10,592,188	123.31%	99.06%	10,416,235	10,416,235	121.26%	98.98%	9,351,750	9,208,061	107.20%	97.51%
NET PAYOUT %	\$7,439,516			86.61%									

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	619,000	823,846	823,846	133.09%	91.38%	823,846	823,846	133.09%	90.78%	482,852	482,852	78.01%	81.65%
POL/EPL	342,000	476,796	476,796	139.41%	91.38%	495,142	495,142	144.78%	90.78%	367,751	367,751	107.53%	81.65%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	88.30%	7,716	7,716	6.43%	87.77%	7,716	7,716	6.43%	78.92%
WORKER'S COMP	8,198,000	3,110,492	3,110,492	37.94%	98.43%	3,080,496	3,080,496	37.58%	98.27%	2,721,972	2,707,428	33.03%	94.80%
TOTAL ALL LINES	9,538,000	4,425,559	4,425,559	46.40%	97.63%	4,413,910	4,413,910	46.28%	97.43%	3,580,291	3,565,747	37.38%	93.41%
NET PAYOUT %	\$2,760,445			28.94%									

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	280,797	15,431	15,431	5.50%	100.00%	14,377	14,377	5.12%	100.00%	0	0	0.00%	96.03%
GEN LIABILITY	634,000	560,198	560,198	88.36%	81.65%	595,528	595,528	93.93%	80.55%	348,892	348,892	55.03%	64.20%
POL/EPL	364,000	16,987	16,987	4.67%	81.65%	16,987	16,987	4.67%	80.55%	94,800	94,800	26.04%	64.20%
AUTO LIABILITY	134,000	97,633	97,633	72.86%	78.92%	97,633	97,633	72.86%	77.72%	28,684	28,684	21.41%	56.96%
WORKER'S COMP	8,639,000	3,649,980	3,649,980	42.25%	94.80%	3,556,203	3,556,203	41.16%	94.20%	2,549,245	2,539,871	29.40%	74.88%
TOTAL ALL LINES	10,051,797	4,340,229	4,340,229	43.18%	93.42%	4,280,728	4,280,728	42.59%	92.78%	3,021,621	3,012,246	29.97%	74.17%
NET PAYOUT %	\$2,242,826			22.31%									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	292,000	639,192	639,192	218.90%	96.03%	724,203	724,203	248.01%	95.63%	0	0	0.00%	13.00%
GEN LIABILITY	651,000	248,529	248,529	38.18%	64.20%	199,557	199,557	30.65%	62.24%	26,300	26,300	4.04%	2.50%
POL/EPL	386,000	261,041	261,041	67.63%	64.20%	260,946	260,946	67.60%	62.24%	9,600	9,600	2.49%	2.50%
AUTO LIABILITY	151,000	101,774	101,774	67.40%	56.96%	86,854	86,854	57.52%	54.16%	3,900	3,900	2.58%	2.50%
WORKER'S COMP	9,031,000	2,305,067	2,305,067	25.52%	74.88%	2,241,557	2,241,557	24.82%	70.13%	108,942	108,942	1.21%	2.00%
TOTAL ALL LINES	10,511,000	3,555,602	3,555,602	33.83%	74.16%	3,513,117	3,513,117	33.42%	69.83%	148,742	148,742	N/A	N/A
NET PAYOUT %	\$1,821,491			17.33%									

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

2026	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	293,000	500,000	500,000	170.65%	13.00%	0	0	0.00%	6.00%			N/A	N/A
GEN LIABILITY	572,000	7,176	7,176	1.25%	2.50%	0	0	0.00%	1.00%			N/A	N/A
POL/EPL	435,000	0	0	0.00%	2.50%	0	0	0.00%	1.00%	0	0	N/A	N/A
AUTO LIABILITY	175,000	3,737	3,737	2.14%	2.50%	0	0	0.00%	1.00%			N/A	N/A
WORKER'S COMP	9,177,000	509,152	509,152	5.55%	2.00%	130,735	130,735	1.42%	0.50%			N/A	N/A
TOTAL ALL LINES	10,652,000	1,020,066	1,020,066	9.58%	2.36%	130,735	130,735	1.23%	0.71%	0	0	N/A	N/A
NET PAYOUT %	\$62,894			0.59%									

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 23-26

May 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 05/26 INV QL26-1468	26,325.00 26,325.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/26	2.96
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/26	15,521.16 15,524.12
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 05/26	1,883.00 1,883.00
JULIE N. TARRANT	TREASURER FEE 05/26	469.92 469.92
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 04/26 INV 267086	2,271.68 2,271.68
CONNER STRONG & BUCKELEW	RISK MGMT FEE INV 645319 05/26	3,610.08 3,610.08
COLUMN SOFTWARE PBC	ORD COL17267 INV 4597C97D-0028 5/26	58.12 58.12
Total Payments FY 2026		50,141.92
TOTAL PAYMENTS ALL FUND YEARS		\$50,141.92

Vice 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: 2026								
Month Ending: February								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	TOTAL
OPEN BALANCE	1,129,645.44	69,872.56	197,426.83	23,993,024.62	29,586.54	2,834,418.62	2,496,982.63	30,750,957.24
RECEIPTS								
Assessments	98,932.95	172,455.04	51,160.53	3,059,806.41	1,512,568.93	235,269.67	178,892.46	5,309,086.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,981.87	2,171.24	982.87	65,019.89	78.09	7,625.49	6,591.19	85,450.64
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,981.87	2,171.24	982.87	65,019.89	78.09	7,625.49	6,591.19	85,450.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	101,914.82	174,626.28	52,143.40	3,124,826.30	1,512,647.02	242,895.16	185,483.65	5,394,536.64
EXPENSES								
Claims Transfers	177,125.89	40,974.49	11,634.62	328,379.00	0.00	0.00	0.00	558,114.00
Expenses	0.00	0.00	0.00	0.00	2,696,715.66	50,254.71	0.00	2,746,970.37
Other *	0.00	0.00	0.00	0.00	0.00	145,369.58	0.00	145,369.58
TOTAL	177,125.89	40,974.49	11,634.62	328,379.00	2,696,715.66	195,624.29	0.00	3,450,453.95
END BALANCE	1,054,434.37	203,524.35	237,935.61	26,789,471.92	(1,154,482.10)	2,881,689.49	2,682,466.28	32,695,039.93

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
CURRENT FUND YEAR	2026			
	Description:	Investors Admin	Investors Claim	Investors Legacy Claims
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$30,750,957.02	28,099,766.15	- 181,269.34	2,832,460.21
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$85,450.66	\$76,452.88	\$1,259.52	\$7,738.26
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$85,450.66	\$76,452.88	\$1,259.52	\$7,738.26
9 Deposits - Purchases	\$5,919,824.65	\$5,319,824.65	\$600,000.00	\$0.00
10 (Withdrawals - Sales)	-\$4,061,192.60	-\$3,346,970.37	-\$568,852.65	-\$145,369.58
Ending Cash & Investment Balance	\$32,695,039.73	\$30,149,073.31	-\$148,862.47	\$2,694,828.89
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$747,416.28	\$17,500.27	\$652,645.82	\$77,270.19
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$33,442,456.01	\$30,166,573.58	\$503,783.35	\$2,772,099.08



OCEAN COUNTY INSURANCE FUND COMMISSION

2026 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	275	\$ 198,268.61	\$ 93,093.29	\$ 105,175.32	53%	\$ 17,428.11	92%
April	336	\$ 296,967.07	\$ 106,575.13	\$ 190,391.94	64%	\$ 32,093.98	96%
May							
June							
July							
August							
September							
October							
November							
December							
Grand Total	1108	\$ 1,185,206.05	\$ 454,624.04	\$ 730,582.01	62%	\$ 125,002.85	93%

2025 CUMULATIVE SAVINGS SUMMARY

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%
Grand Total	2510	\$ 4,610,658.57	\$ 1,537,134.46	\$ 3,073,524.11	67%	\$ 432,886.31	90%



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	24	\$ 14,851.52	\$ 5,700.66	\$ 9,150.86	62%	\$ 1,647.16	83%
April	58	\$ 363,228.95	\$ 101,970.05	\$261,258.90	72%	\$ 44,128.70	81%
May							
June							
July							
August							
September							
October							
November							
December							
Grand Total	207	\$ 655,990.02	\$ 210,049.93	\$445,940.09	68%	\$ 76,059.54	70%

2025 CUMULATIVE SAVINGS SUMMARY

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%
Grand Total	575	\$1,462,500.76	\$ 371,683.77	\$913,633.56	62%	\$166,808.27	87%



**OCEAN COUNTY INSURANCE FUND COMMISSION
Top 10 Providers by Charges and Network Status
April 2026**

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
SHREWSBURY SURGERY CENTER LLC	Ortho/Neuro	1	\$ 59,812.00	\$11,234.25	\$ 48,577.75	81%
ORTHO NJ LLC	Ortho/Neuro	44	\$ 32,379.45	\$11,539.31	\$ 20,840.14	64%
KESSLER INSTITUTE FOR REHAB	Physical therapy/Occupational therapy	49	\$ 27,485.17	\$ 8,432.00	\$ 19,053.17	69%
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	1	\$ 26,039.76	\$ 7,375.50	\$ 18,664.26	72%
HACKENSACK MERIDIAN TEAM HEALTH	Occupational Medicine/Urgent Care	70	\$ 24,045.00	\$11,868.85	\$ 12,176.15	51%
REHABCLINICS (SPT) INC	Physical therapy/Occupational therapy	51	\$ 18,264.00	\$ 5,961.51	\$ 12,302.49	67%
ONE CALL CARE DIAGNOSTICS	MRI/Radiology	11	\$ 15,694.91	\$ 4,665.24	\$ 11,029.67	70%
ATLANTIC REGIONAL MEDICAL CENTER	Hospital	1	\$ 11,395.50	\$ 2,611.00	\$ 8,784.50	77%
SOUTHERN OCEAN MEDICAL CENTER	Hospital	2	\$ 9,932.85	\$ 9,019.03	\$ 913.82	9%
ORTHO NJ LLC	Anesthesia/Pain Management	7	\$ 7,804.55	\$ 2,416.42	\$ 5,388.13	69%
Grand Total		237	\$232,853.19	\$75,123.11	\$157,730.08	68%
OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
The Plastic Surgery Center	Plastic/Reconstructive Surgery	3	\$ 6,999.00	\$ 3,683.03	\$ 3,315.97	47%
Center for Neuro Wellness	Behavioral Health	5	\$ 2,320.00	\$ 1,265.95	\$ 1,054.05	45%
QUALITY MEDICAL TRANSPORT INC	Ambulance	1	\$ 1,460.25	\$ 1,460.25	\$ -	0%
MATTHEW J PITERA MD PA	Psychiatry	1	\$ 700.00	\$ 450.00	\$ 250.00	36%
ELECTROSTIM MEDICAL SERVICES	Durable Medical Equipment	2	\$ 580.32	\$ 579.32	\$ 1.00	0%
Grand Total		12	\$ 12,059.57	\$ 7,438.55	\$ 4,621.02	38%



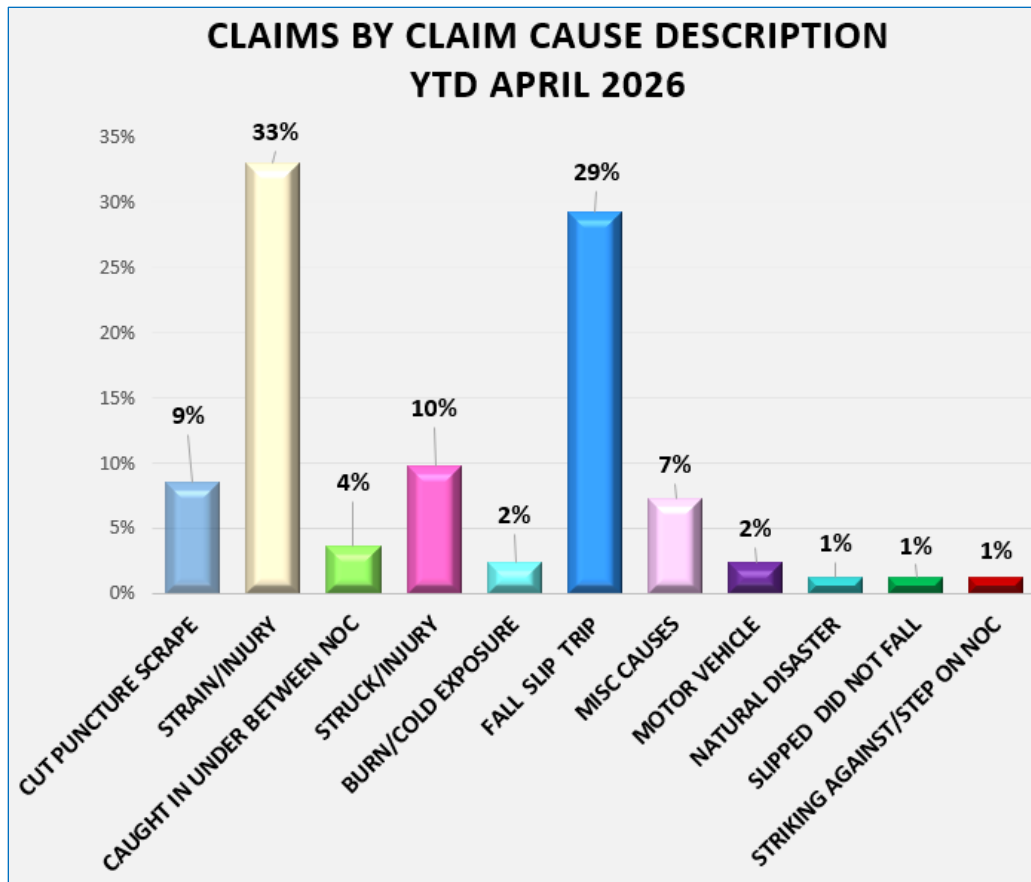
COUNTY OF OCEAN - LEGACY
Top 10 Providers by Charges and Network Status
April 2026

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
LAKWOOD SURGERY CENTER	Ambulatory Surgery Center	2	\$ 228,604.50	\$66,514.00	\$162,090.50	71%
PREMIER BRAIN & SPINE,LLC	Physical Medicine & Rehabilitation	7	\$ 53,650.00	\$10,347.77	\$ 43,302.23	81%
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	3	\$ 25,816.00	\$ 9,266.50	\$ 16,549.50	64%
GARDEN STATE MEDICAL CENTER	Ortho/Neuro	4	\$ 20,537.12	\$ 3,908.76	\$ 16,628.36	81%
ORTHO NJ LLC	Anesthesia/Pain Management	8	\$ 13,419.00	\$ 2,059.64	\$ 11,359.36	85%
ONE CALL CARE DIAGNOSTICS	MRI/Radiology	2	\$ 4,385.00	\$ 1,273.00	\$ 3,112.00	71%
KESSLER INSTITUTE FOR REHAB	Physical therapy/Occupational therapy	8	\$ 3,805.20	\$ 1,088.00	\$ 2,717.20	71%
SHREWSBURY AMBULATORY ANESTHESIA	Anesthesia/Pain Management	2	\$ 2,750.00	\$ 1,408.00	\$ 1,342.00	49%
ARMC ANESTHESIOLOGISTS	Anesthesia/Pain Management	1	\$ 1,435.00	\$ 770.00	\$ 665.00	46%
SEAVIEW ORTHOPAEDIC, AC	Ortho/Neuro	2	\$ 1,297.60	\$ 542.48	\$ 755.12	58%
Grand Total		39	\$355,699.42	\$97,178.15	\$258,521.27	73%
OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
SHORE SPINE AND PAIN	Physical Medicine & Rehabilitation	2	\$ 2,462.00	\$ 1,464.34	\$ 997.66	41%
MATTHEW J PITERA MD PA	Psychiatry	1	\$ 700.00	\$ 450.00	\$ 250.00	36%
MSC GROUP INC	Durable Medical Equipment	1	\$ 479.73	\$ 479.73	\$ -	0%
PALMETTO SPINE AND PAIN CARE	Anesthesia/Pain Management	3	\$ 472.00	\$ 445.00	\$ 27.00	6%
OPHTHALMIC PARTNERS PC	Ophthalmology	1	\$ 405.00	\$ 405.00	\$ -	0%
BENJAMIN M GILIBERTI MD	Ortho/Neuro	1	\$ 250.00	\$ 250.00	\$ -	0%
Florida Pain and Rehab Assoc	Physical Medicine & Rehabilitation	1	\$ 200.00	\$ 83.30	\$ 116.70	58%
LABORATORY CORPORATION OF AMERICA	Laboratory Services	1	\$ 142.80	\$ 136.70	\$ 6.10	4%
Grand Total		11	\$ 5,111.53	\$ 3,714.07	\$ 1,397.46	27%



OCIC Intake April YTD

2026	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	GRAND TOTAL
January	7	15	1	23
February	7	19	0	26
March	6	12	1	19
April	3	11	0	14
May				
June				
July				
August				
September				
October				
November				
December				
Grand Total	23	57	2	82



SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: May 12, 2026
DATE OF MEETING: May 21, 2026

OCIFC SERVICE TEAM

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

APRIL – MAY 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 9:** Attended the OCIFC Claims Committee meeting.
- **April 16:** Attended the OCIFC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 14:** Plan to attend the OCIFC Claims Committee meeting.
- **May 21:** 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](#):

- Tree Work Near Electrical Hazards - Best Practices
- Spray Parks - Best Practices

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. *(May through July 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](#).



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

[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).

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.

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

DATE	CLASS TOPIC	TIME
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm

5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/28/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm
6/1/26	Work Zone: Flagger	8:30 - 9:30 am
6/1/26	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/1/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/2/26	Hearing Conservation	8:30 - 9:30 am
6/2/26	Heavy Equipment Safety	10:00 - 12:00 pm
6/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am
6/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/3/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
6/3/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
6/3/26	Fire Safety	10:30 - 11:30 am
6/3/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
6/5/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/5/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
6/8/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
6/8/26	Personal Protective Equipment	10:00 - 12:00 pm
6/8/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/9/26	Bloodborne Pathogens	7:30 - 8:30 am
6/9/26	Ethical Decision Making	9:00 - 11:30 am
6/9/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/10/26	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
6/10/26	Fire Extinguisher Safety	1:00 - 2:00 pm
6/11/26	Confined Space Entry	8:00 - 11:00 am
6/11/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/11/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
6/12/26	Work Zone: Flagger	8:30 - 9:30 am
6/12/26	Fall Protection Awareness	10:00 - 12:00 pm
6/12/26	Mower Safety	1:00 - 2:00 pm
6/15/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
6/15/26	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
6/16/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
6/16/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/16/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
6/17/26	Playground Safety Inspections	9:00 - 11:00 am
6/17/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	1:00 - 2:00 pm
6/17/26	Personal Protective Equipment	1:00 - 3:00 pm
6/18/26	Shop and Tool Safety	11:00 - 12:00 pm

6/23/26	Confined Space Entry	8:30 - 11:30 am
6/23/26	Hearing Conservation	1:00 - 2:00 pm
6/24/26	Driving Safety Awareness	9:00 - 10:30 am
6/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/24/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Work Zone Safety (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*	8:30 - 11:30 am
6/25/26	Chipper Safety	7:30 - 8:30 am
6/25/26	Chainsaw Safety	9:00 - 10:00 am
6/25/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/25/26	Mower Safety	10:30 - 11:30 am
6/26/26	Fire Extinguisher Safety	8:30 - 9:30 am
6/26/26	Bloodborne Pathogens	10:00 - 11:00 am
6/29/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
6/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/30/26	Fire Safety	8:30 - 9:30 am
6/30/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
7/7/26	Back Safety/Material Handling	9:00 - 10:00 am
7/7/26	Hearing Conservation	1:00 - 2:00 pm
7/8/26	Bloodborne Pathogens	8:30 - 9:30 am
7/8/26	Work Zone: Flagger	10:00 - 11:00 am
7/8/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
7/9/26	Confined Space Entry	8:30 - 11:30 am
7/9/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/10/26	Personal Protective Equipment	8:30 - 10:30 am
7/10/26	Fire Safety	11:00 - 12:00 pm
7/13/26	Mower Safety	8:30 - 9:30 am
7/13/26	Shop and Tool Safety	10:00 - 11:00 am
7/13/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/14/26	Preparing for First Amendment Audits	9:00 - 11:00 am
7/14/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/15/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
7/15/26	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/15/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
7/16/26	Bloodborne Pathogens	7:30 - 8:30 am
7/16/26	Asbestos Awareness	9:00 - 11:00 am
7/16/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
7/16/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
7/17/26	CDL: Drivers' Safety Regulations	8:00 - 10:00 am
7/17/26	Driving Safety Awareness	10:30 - 12:00 pm
7/20/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/21/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
7/21/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
7/22/26	Sanitation and Recycling Safety	7:30 - 9:30 am
7/22/26	Personal Protective Equipment	10:00 - 12:00 pm
7/22/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/23/26	Fire Extinguisher Safety	8:30 - 9:30 am

7/23/26	Fire Safety	10:00 - 11:00 am
7/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
7/24/26	Bloodborne Pathogens	10:30 - 11:30 am
7/27/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
7/27/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
7/28/26	Hearing Conservation	8:30 - 9:30 am
7/28/26	Dealing with Difficult People and De-Escalation	10:00 - 11:30 am
7/29/26	Confined Space Entry	8:30 - 11:30 am
7/29/26	Chainsaw Safety	1:00 - 2:00 pm
7/30/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/26	Mower Safety	11:00 - 12:00 pm
7/31/26	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/26	Fall Protection Awareness	10:00 - 12:00 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 cancellations 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[^])

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

^{*} Tentative

[^] 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



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. 24-26

**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: May 21, 2026

MICHAEL J. FIURE, VICE-CHAIRPERSON

ATTEST:

MICHELLE I. GUNTHER, COMMISSIONER

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 16, 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 Joseph Hrubash
Claims Services	Qual-Lynx Claudia Acosta Karen Conway Lisa Gallo Vanguard Claims Administration Sarah Mentzer PERMA Risk Management Services Shai McLeod
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Carole Mack
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince

ALSO PRESENT:

Alyssa Fiore, Ocean County Board of Health
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 MINUTES OF MARCH 19, 2026

MOTION TO APPROVE MINUTES OF MARCH 19, 2026

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince said he thought he reported on this at the last meeting, but the Committee did meet on March 10 at 1:30 via zoom. Mr. Prince said the next meeting was scheduled for Tuesday, June 9 and they were going to meet in person at the County. Mr. Prince said he would work with Ms. DePaola on the agenda and advised Ms. Dougherty of his office would make a live appearance. Mr. Prince explained that Ms. Dougherty was the administrator for the Learning Management Systems and did all of the scheduling for the trainers along with keeping all of the records for J.A. Montgomery. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Executive Director reported the Claims Committee met on April 9 and reviewed the PARS. Executive Director said he did not think there were any issues and requested a motion to accept the Claims Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting on April 9, 2026. Executive Director concluded his report unless there were any questions.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 9, 2026

Moved: Commissioner Gunther
Second: Commissioner Fiure
Roll Call Vote: 3 Ayes, 0 Nays, 1 Abstention on PAR #5780

EXECUTIVE DIRECTOR REPORT:

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renews on May 5, 2026. Executive Director explained the policy covered the positions of Executive Director, Third Party Administrator and Treasurer. Executive Director advised there were no changes in any of the coverage terms or pricing.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,998

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 March. Executive Director said there were (5) five 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
Vote:	3 Ayes, 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE would meet in person on Thursday, April 23, 2026 at 10:30 a.m. at Forsgate Club, Monroe Twp., NJ. Executive Director said everyone was welcome to attend.

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

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE January Financial Fast Track was included in the agenda. Executive Director said as of January 31, 2026 the NJCE had a surplus of \$18,093,718. Executive Director noted the total cash amount was \$19,441,278. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$7,207,551. Executive Director noted we have taken some losses already this year, which we will be talking more about at some future meetings relating to bad weather and maintenance issues.

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director said 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 advised credits were available depending on the position you hold. Executive Director said there were great speakers lined up with some good topics. Executive Director noted it was being held virtually something that started after COVID and the attendance quadrupled.

2026 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director reported the 75th Annual Conference was scheduled from May 6th to May 8th at Caesar’s in Atlantic City. Executive Director noted the New Jersey Counties Excess Joint Insurance Fund would be exhibiting at the conference. Executive Director said Conner Strong & Buckelew was doing a session on health insurance and Ed Cooney, NJCE Underwriting Manager, would be talking about cyber, which seems to be a hot topic.

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 April Bills List, Resolution 22-26, in the amount of \$52,782.29.

MOTION TO APPROVE RESOLUTION 22-26 APRIL BILLS LIST

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

Ms. Tarrant advised that the Fund’s 2025 year-end balance exceeded 2024 by approximately \$4 million reflecting a strong financial position and continued improvement. It was noted that when the Commission began annual deficits of \$3-4 million were common, making the current results a significant achievement. A discussion ensued and the increase in surplus was attributed primarily to reduced claims costs and improved claims management. While COVID-related claims heavily impacted 2020 through 2022, causing claim reserves and incurred costs to rise, those have now eased. It was emphasized that the improvement was not solely due to the end of COVID claims but also to stronger oversight, better workplace management practices and active involvement by the Commission and County staff in reviewing and managing claims. Ms. Tarrant advised financial gains were due to using money market bank accounts. The conversation also addressed how growing surplus could be used to reduce future installment increases and provide flexibility for unexpected situations.

CLAIMS ADMINISTRATOR: Ms. Gallo reviewed the Cumulative Savings Summary Reports which were included in the agenda for the Commission and also the Legacy Claims. Ms. Gallo provided the year-to-date figures as noted below.

2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	772	\$ 888,238.98	\$ 348,048.91	\$ 540,190.07	61%	\$ 92,908.87	92%

2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Grand Total	149	\$ 292,761.07	\$ 108,079.88	\$ 184,681.19	63%	\$ 31,930.84	67%

Ms. Gallo continued to review the March Top 10 Providers by Charges and Network Status reports which were included in the agenda. Ms. Gallo noted the top provider was HMH Hospital with charges of \$41,316.79. The Legacy top provider was Kessler Institute for Rehab with a savings of 72%. Ms. Gallo reviewed the number of workers’ compensation claims to date and noted she was not at the last meeting but did hear there was a problem with colors in one of the reports. Ms. Gallo said they changed the colors to make it more readable for everybody. Ms. Gallo noted that fall, slips, and trips are the majority of claims reported, 35%, followed closely by strains and sprains at 32%. Ms. Gallo concluded her report unless there were any questions.

Ms. Acosta presented a Claims Analysis for the Insurance Commission. Ms. Acosta advised the report analyzes insurance loss date across multiple coverage categories over a ten-year period from 2016 to February 2026. Ms. Acosta reported the analysis revealed significant patterns in claim distributions with Workers' Compensation representing the predominant loss driver across all years. Ms. Acosta said the claim count fluctuated throughout the years and noted there was significant increase in Workers' Compensation in 2021 compared to previous years due to the effects of the pandemic and law changes. General Liability was the second highest with significant increases in

open claims from 2022-2025. Auto loss was stable and property had the lowest volume and financial impact. Ms. Acosta provided the following information since 2016, there have been approximately 4,498 claims with \$48.9 million paid, \$54.5 million total incurred and \$15.6 million in open reserves.

The report showed some positive trends in declining workers' compensation claims in 2023-2025, reduction in total costs incurred after the COVID years and closure of many of older legacy claims.

It was noted several COVID-relating workers' compensation claims remain open due to ongoing medical issues requiring specialist treatment, including pulmonology and neurology care. Medical costs continue to rise overall. It was noted there are cost savings achieved through negotiated contracts with Meridian and radiology providers, however there is a current issue with a delayed radiology contract which has resulted in the County paying full price rates. Ms. Gallo advised she would be available after the meeting for further discussion on this.

Management emphasized that Qual-Lynx and county staff investigate all workplace accidents, review safety compliance issues and communicate concerns to department leadership.

Ms. Acosta reported the Roads Department generated the highest number of claims and Corrections Department generated the highest financial payouts. The 2025 workers' compensation analysis showed 42% of injuries involved multiple body parts and the most common injures were sprains, strains, and contusions. The first quarter of 2026 claims data showed continued improvement, with workers' compensation claims declining monthly from January through March. Chair Greitz mentioned they have just received a \$1 million check for the damage to the Justice Complex and noted there should be a little more coming. Ms. Acosta concluded the Stewardship Report unless there were any questions. Ms. Acosta introduced Karen Conway of her office and advised Ralph Spencer did leave, and Ms. Conway will be overseeing the workers' compensation claims.

NJCE SAFETY DIRECTOR: Mr. Prince advised the Safety Director report was included in the agenda and includes all Risk Control Activity for March and April. Mr. Prince said the report outlines training opportunities through June 30 and are listed on the NJCE website. Employees can review the training opportunities and click on the appropriate class, and they will receive a link for the actual webinar. Mr. Prince noted for anyone participating in the Leadership Academy some of the mandatory topics are included during that time period. Mr. Prince referred to a copy of the Expo training flyer which was included in the agenda and said it was a great opportunity for employees to attend live safety training. Mr. Prince advised he would also come out to the County for in-person training. Mr. Prince asked if there were any questions and concluded his report.

RISK MANAGERS REPORT: Ms. Mack advised she was filling in for Ms. Sander today. Ms. Mack reported that Ms. Sander was working on obtaining a premium estimate for physical damage coverage for the county vehicles. Ms. Mack was not sure if the county tracked the physical damage coverage now but thought they used to years ago. Ms. Mack noted Ms. Sander would work with Ms. DePaola and Ms. Tarrant to see what we come up with so we can get you an estimate. Ms. Mack said also on April 29, Ms. Sander was going to finalize the contract for the insurance for the Recycling Center. Ms. Mack concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik said he did not have anything to report. Ms. Benson advised she was working with Ms. Sander on the Recycling Center.

Correspondence Made Part of Minutes

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:58 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary