

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 18, 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: June 18, 2026
10:00 A.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: May 21, 2026 Open Minutes.....Appendix I
May 21, 2026 Closed Minutes.....sent via e-mail**
- CORRESPONDENCE: None**

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

 - Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of June 11, 2026 (*Roll call Vote*)**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 2-8

- TREASURER – Julie Tarrant**
Resolution 25-26, June Bills List – *Motion (Roll Call Vote)*..... Page 9
Treasurer Report.....Pages 10-11

- CLAIMS ADMINISTRATOR– QUAL LYNXPages 12-16**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 17-26

- 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 26-26, Closed SessionPage 27**
- Motion to Return to Open Session**
- Motion to Approve PARS as discussed in Executive Session (*roll call vote*)**

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: July 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: June 18, 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 (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of May. There were (6) six certificates of insurance issued during the month of May.

- Motion to approve the certificate of insurance report**

- Legacy Claims** – A copy of the Actuarial Analysis of Loss and Loss Adjustment Expense Reserves Report as of December 31, 2025 prepared by The Actuarial Advantage was sent under separate cover to the Commissioners and Treasurer for review. This report documents an analysis of the Commission’s legacy claims net loss and allocated loss adjustment expense reserves, including net incurred but not reported (IBNR) losses as of December 31, 2025. This report covers all periods ending March 31, 2021 prior to the formation of the Commission.

- Motion to approve the Actuarial Analysis of Loss and Loss Adjustment Expense Reserves as of December 31, 2025 for the Legacy Claims**

- August Meeting Date Change** – Due to a scheduling conflict, we are requesting the Commissioners consider rescheduling the August 20, 2026 meeting to **Friday, August 28, 2026 at 10:00 a.m.** As August is typically a slower month, the meeting agenda is expected to be limited to essential action items including claim approval and should be brief.

- Motion to approve changing the August OCIFC meeting date to Friday, August 28, 2026 at 10:00 a.m.**

- New Jersey Counties Excess Joint Insurance Fund** - The NJCE is scheduled to meet again on Friday, June 26, 2026 at 9:30 a.m., virtually.
- OCIFC Financial Fast Track (Pages 5-6)** – Included in the agenda on pages 5-6 is a copy of the Financial Fast Track for the month of March. As of **March 31, 2026** there is a surplus of **\$4,927,449**. 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 **March 31, 2026** is **\$1,364,790**. The total cash amount is **\$32,892,017**.
- NJCE Property & Casualty Financial Fast Track** – The NJCE Financial Fast Track is not available and will appear in the next agenda.

- ❑ **Claim Tracking Reports (Pages 7-8)** – The Claim Tracking Reports are on pages 7-8 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of March 31, 2026 with the Commission.
- ❑ **NJCE JIF 2027 Renewal** – The Fund Office will begin the data collection process for the 2027 renewal shortly to provide relevant information to the underwriters to ensure timely and favorable renewal results. Renewal instructions will be distributed to the member entities and Risk Manager shortly. In addition, the payroll auditor is starting to conduct the payroll audits.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 5/1/2026 To 6/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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.	5/4/2026 #6295899	GL AU EX WC OTH
H - Georgian Court University I - County of Ocean	900 Lakewood Avenue Lakewood, NJ 08701	RE: Use of Facilities The Certificate Holder is an 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 facilities during the current calendar year.	5/6/2026 #6296793	GL AU EX WC OTH
H - New Jersey Institute of I - County of Ocean	Technology North Jersey Transportation Planning Authority, Inc. Newark, NJ 07102	RE: FY 2027 Subregional Transportation Program 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 FY 2027 Subregional Transportation Program for the County of Ocean.	5/14/2026 #6303020	GL AU EX WC OTH
H - State of New Jersey Department I - County of Ocean	of Children & Families 50 East State Street, Floor 3 PO Box 717 Trenton, NJ 08625	RE: Human Services Advisory Council- Contract #27C00077 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 Human Services Advisory Council Contract #27C00077.	5/15/2026 #6304288	GL AU EX WC OTH
H - Toms River Yacht Club I - County of Ocean	1464 Riveria Avenue Toms River, NJ 08753	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: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for County events during the current calendar year.	5/29/2026 #6478282	GL AU EX WC OTH
H - Stockton University I - County of Ocean	101 Vera King Farris Drive Galloway, NJ 08205	RE: CIT Training Classes The Certificate Holder and the State of New Jersey, 20 West State Street, Trenton NJ 08625 are 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 CIT Training classes taking place during the evidenced policy period.	5/29/2026 #6478283	GL AU EX WC OTH
Total # of Holders: 6				

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,335,553	4,006,658	64,072,869	68,079,527
2.	CLAIM EXPENSES				
	Paid Claims	386,761	1,631,075	19,239,203	20,870,278
	Case Reserves	(828,211)	(323,647)	11,650,041	11,326,394
	IBNR	825,860	876,648	17,403,510	18,280,157
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	37,886	(105,496)	(2,969,513)	(3,075,009)
	TOTAL CLAIMS	422,296	2,078,580	45,323,241	47,401,821
3.	EXPENSES				
	Excess Premiums	376,804	1,130,411	16,938,022	18,068,433
	Administrative	51,944	160,063	2,540,717	2,700,780
	TOTAL EXPENSES	428,748	1,290,475	19,478,739	20,769,214
4.	UNDERWRITING PROFIT (1-2-3)	484,509	637,603	(729,111)	(91,508)
5.	INVESTMENT INCOME	99,453	280,203	3,373,964	3,654,167
6.	PROFIT (4 + 5)	583,962	917,805	2,644,853	3,562,659
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)	583,962	917,805	4,009,644	4,927,449
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy Account	7,323	23,770	512,274	536,044
	2021	(11,191)	(8,296)	(2,474,788)	(2,483,084)
	2022	4,608	22,816	(1,593,658)	(1,570,842)
	2023	236,918	280,701	3,618,254	3,898,955
	2024	176,162	222,331	2,398,446	2,620,777
	2025	70,536	119,939	1,549,115	1,669,055
	2026	99,605	256,544		256,544
	TOTAL SURPLUS (DEFICITS)	583,962	917,805	4,009,642	4,927,447
	TOTAL CASH				32,892,017

OCEAN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	March 31, 2026	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2021				
Paid Claims	119,691	179,190	6,210,972	6,390,162
Case Reserves	(232,642)	(68,721)	2,384,212	2,315,491
IBNR	105,366	(118,054)	1,245,330	1,127,276
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	20,257	20,257	(380,220)	(359,962)
TOTAL FY 2021 CLAIMS	12,673	12,673	9,460,294	9,472,967
FUND YEAR 2022				
Paid Claims	66,835	426,699	7,022,784	7,449,483
Case Reserves	(350,154)	(344,513)	3,147,032	2,802,519
IBNR	254,955	(110,549)	1,561,444	1,450,894
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	32,364	32,364	(449,872)	(417,507)
TOTAL FY 2022 CLAIMS	4,000	4,000	11,281,388	11,285,389
FUND YEAR 2023				
Paid Claims	21,098	114,263	2,611,751	2,726,014
Case Reserves	(96,991)	(328,152)	1,896,275	1,568,123
IBNR	(180,331)	(42,335)	2,419,536	2,377,201
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	41,553	41,553	(423,922)	(382,369)
TOTAL FY 2023 CLAIMS	(214,671)	(214,671)	6,503,640	6,288,969
FUND YEAR 2024				
Paid Claims	22,542	113,712	2,237,514	2,351,225
Case Reserves	(22,186)	(30,092)	2,105,309	2,075,217
IBNR	(191,911)	(275,174)	4,658,005	4,382,832
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	38,853	38,853	(703,241)	(664,387)
TOTAL FY 2024 CLAIMS	(152,701)	(152,701)	8,297,588	8,144,887
FUND YEAR 2025				
Paid Claims	71,317	649,041	1,156,182	1,805,223
Case Reserves	196,511	(186,590)	2,117,213	1,930,623
IBNR	(370,493)	(565,116)	7,519,195	6,954,079
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	58,270	58,270	(1,012,259)	(953,989)
TOTAL FY 2025 CLAIMS	(44,395)	(44,395)	9,780,331	9,735,936
FUND YEAR 2026				
Paid Claims	85,277	148,171		148,171
Case Reserves	(322,750)	634,422		634,422
IBNR	1,208,274	1,987,875		1,987,875
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(153,412)	(296,794)		(296,794)
TOTAL FY 2026 CLAIMS	817,389	2,473,674	0	2,473,674
COMBINED TOTAL CLAIMS	422,296	2,078,580	45,323,241	47,401,821

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

Ocean County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2026

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	1	0	1	6	3	11
March-26	0	0	1	2	4	7
NET CHGE	-1	0	0	-4	1	-4
Limited Reserves						\$14,712
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$0	\$0	\$1,110	\$1,325	\$500,000	\$502,435
March-26	\$0	\$0	\$1,110	\$100,000	\$1,872	\$102,982
NET CHGE	\$0	\$0	\$0	\$98,675	(\$498,128)	(\$399,453)
Ltd Incurred	\$292,392	\$6,710	\$15,431	\$445,038	\$408,850	\$1,168,421
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	79	14	30	77	5	207
March-26	79	14	30	71	18	214
NET CHGE	0	0	0	-6	13	7
Limited Reserves						\$7,597
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$469,022	\$548,685	\$507,700	\$195,819	\$7,176	\$1,776,042
March-26	\$302,172	\$534,283	\$521,809	\$201,607	\$19,291	\$1,625,677
NET CHGE	(\$166,850)	(\$14,402)	\$14,109	\$5,788	\$12,115	(\$150,365)
Ltd Incurred	\$692,404	\$812,234	\$576,784	\$257,731	\$20,640	\$2,740,314
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	0	0	3	12	6	21
March-26	0	0	3	10	11	24
NET CHGE	0	0	0	-2	5	3
Limited Reserves						\$5,894
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$0	\$0	\$79,457	\$60,798	\$2,615	\$142,870
March-26	\$0	\$0	\$77,595	\$55,638	\$8,214	\$141,446
NET CHGE	\$0	\$0	(\$1,862)	(\$5,161)	\$5,599	(\$1,424)
Ltd Incurred	\$268,072	\$7,716	\$97,633	\$99,713	\$15,683	\$556,346
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	37	24	38	65	44	235
March-26	37	22	37	57	53	233
NET CHGE	0	-2	-1	-8	9	-2
Limited Reserves						\$40,202
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$2,551,665	\$1,094,443	\$1,502,676	\$1,250,725	\$447,381	\$9,347,383
March-26	\$2,492,217	\$1,031,298	\$1,473,516	\$1,350,758	\$596,544	\$9,367,003
NET CHGE	(\$59,448)	(\$63,145)	(\$29,160)	\$100,034	\$149,163	\$19,619
Ltd Incurred	\$8,239,022	\$3,051,510	\$3,629,342	\$2,466,583	\$728,919	\$26,353,747
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2022	2023	2024	2025	2026	TOTAL
February-26	117	38	72	160	58	474
March-26	116	36	71	140	86	478
NET CHGE	-1	-2	-1	-20	28	4
Limited Reserves						\$23,509
Year	2022	2023	2024	2025	2026	TOTAL
February-26	\$3,020,687	\$1,643,128	\$2,090,942	\$1,508,667	\$957,172	\$11,768,730
March-26	\$2,794,389	\$1,565,581	\$2,074,029	\$1,708,003	\$625,922	\$11,237,108
NET CHGE	(\$226,298)	(\$77,547)	(\$16,913)	\$199,336	(\$331,250)	(\$531,622)
Ltd Incurred	\$9,491,890	\$3,878,169	\$4,319,191	\$3,269,066	\$1,174,092	\$30,818,829

**Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF March 31, 2026**

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		51		Last Month		50		Last Year		39	
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED
PROPERTY	260,954	292,392	292,392	112.05%	100.00%	424,257	424,257	162.58%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	603,867	692,404	692,404	114.66%	96.38%	826,304	826,304	136.84%	96.23%	651,672	651,672	107.92%	91.95%
POL/EPL	382,687	719,000	719,000	187.88%	96.38%	714,000	714,000	186.58%	96.23%	395,000	395,000	103.22%	91.95%
AUTO LIABILITY	132,715	268,072	268,072	201.99%	93.62%	268,072	268,072	201.99%	93.27%	270,425	270,425	203.76%	88.81%
WORKER'S COMP	7,209,432	8,382,711	8,239,022	114.28%	99.57%	8,359,554	8,359,554	115.95%	99.52%	8,488,961	8,345,272	115.75%	98.57%
TOTAL ALL LINES	8,589,655	10,354,580	10,210,890	118.87%	99.13%	10,592,188	10,592,188	123.31%	99.06%	9,806,058	9,662,368	112.49%	97.70%
NET PAYOUT %	\$7,407,772				86.24%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		39		Last Month		38		Last Year		27	
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-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	812,234	812,234	131.22%	91.95%	823,846	823,846	133.09%	91.38%	477,512	477,512	77.14%	82.70%
POL/EPL	342,000	436,143	436,143	127.53%	91.95%	476,796	476,796	139.41%	91.38%	444,654	444,654	130.02%	82.70%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	88.81%	7,716	7,716	6.43%	88.30%	7,716	7,716	6.43%	80.03%
WORKER'S COMP	8,198,000	3,066,054	3,051,510	37.22%	98.57%	3,110,492	3,110,492	37.94%	98.43%	2,805,827	2,791,283	34.05%	95.33%
TOTAL ALL LINES	9,538,000	4,328,857	4,314,312	45.23%	97.82%	4,425,559	4,425,559	46.40%	97.63%	3,735,709	3,721,165	39.01%	93.99%
NET PAYOUT %	\$2,746,190				28.79%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		27		Last Month		26		Last Year		15	
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED
PROPERTY	280,797	15,431	15,431	5.50%	100.00%	15,431	15,431	5.50%	100.00%	0	0	0.00%	96.43%
GEN LIABILITY	634,000	576,784	576,784	90.98%	82.70%	560,198	560,198	88.36%	81.65%	629,106	629,106	99.23%	66.07%
POL/EPL	364,000	16,987	16,987	4.67%	82.70%	16,987	16,987	4.67%	81.65%	62,200	62,200	17.09%	66.07%
AUTO LIABILITY	134,000	97,633	97,633	72.86%	80.03%	97,633	97,633	72.86%	78.92%	30,542	30,542	22.79%	59.58%
WORKER'S COMP	8,639,000	3,638,717	3,629,342	42.01%	95.33%	3,649,980	3,649,980	42.25%	94.80%	2,429,600	2,420,226	28.02%	78.67%
TOTAL ALL LINES	10,051,797	4,345,552	4,336,178	43.14%	94.00%	4,340,229	4,340,229	43.18%	93.42%	3,151,448	3,142,073	31.26%	77.66%
NET PAYOUT %	\$2,260,961				22.49%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		15		Last Month		14		Last Year		3	
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED
PROPERTY	292,000	445,038	445,038	152.41%	96.43%	707,115	707,115	242.16%	96.03%	0	0	0.00%	23.00%
GEN LIABILITY	651,000	257,731	257,731	39.59%	66.07%	248,529	248,529	38.18%	64.20%	43,200	43,200	6.64%	6.00%
POL/EPL	386,000	261,041	261,041	67.63%	66.07%	261,041	261,041	67.63%	64.20%	45,200	45,200	11.71%	6.00%
AUTO LIABILITY	151,000	99,713	99,713	66.04%	59.58%	101,774	101,774	67.40%	56.96%	17,723	17,723	11.74%	6.00%
WORKER'S COMP	9,031,000	2,466,583	2,466,583	27.31%	78.67%	2,305,067	2,305,067	25.52%	74.88%	335,736	335,736	3.72%	3.00%
TOTAL ALL LINES	10,511,000	3,530,106	3,530,106	33.58%	77.64%	3,623,525	3,623,525	34.47%	74.16%	441,859	441,859	N/A	N/A
NET PAYOUT %	\$1,599,484				15.22%								

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

2026	Budget	Current		3		Last Month		2		Last Year		-9	
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 28-Feb-25	MONTH TARGETED
PROPERTY	293,000	408,850	408,850	139.54%	23.00%	0	0	0.00%	13.00%			N/A	N/A
GEN LIABILITY	572,000	20,640	20,640	3.61%	6.00%	7,176	7,176	1.25%	2.50%			N/A	N/A
POL/EPL	435,000	8,500	8,500	1.95%	6.00%	0	0	0.00%	2.50%	0	0	N/A	N/A
AUTO LIABILITY	175,000	15,683	15,683	8.96%	6.00%	3,737	3,737	2.14%	2.50%			N/A	N/A
WORKER'S COMP	9,177,000	728,919	728,919	7.94%	3.00%	509,152	509,152	5.55%	2.00%			N/A	N/A
TOTAL ALL LINES	10,652,000	1,182,592	1,182,592	11.10%	3.88%	520,066	520,066	4.88%	2.36%	0	0	N/A	N/A
NET PAYOUT %	\$548,171				5.15%								

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 25-26

June 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>
SELECTIVE INSURANCE COMPANY	POLICY RENEW 7/26-7/27 FLD1144823	3,566.00
SELECTIVE INSURANCE COMPANY	FLOOD RENEWAL 7/26-7/27 FLD144594	4,157.00
		7,723.00
QUAL-LYNX	CLAIM SERVICES FOR 06/26 QL26-1541	26,325.00
		26,325.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/26	2.96
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/26	15,521.16
		15,524.12
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 06/26	1,883.00
		1,883.00
JULIE N. TARRANT	TREASURER FEE 06/26	469.92
		469.92
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 05/26 INV 267430	1,538.00
		1,538.00
CONNER STRONG & BUCKELEW	RISK MGMT FEE INV 645320 06/26	3,610.08
		3,610.08
COLUMN SOFTWARE PBC	ORD COL17439 INV 4597C97D-0029 06/26	56.28
		56.28
	Total Payments FY 2026	57,129.40
	TOTAL PAYMENTS ALL FUND YEARS	57,129.40

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: March										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN 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	0.00	0.00	32,695,039.93
RECEIPTS										
Assessments	14,149.32	24,664.39	7,316.94	437,611.28	216,326.50	33,648.10	25,085.07	0.00	0.00	758,801.60
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,959.86	2,771.75	1,156.60	76,876.29	83.11	8,090.47	7,514.87	0.00	0.00	99,452.95
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,959.86	2,771.75	1,156.60	76,876.29	83.11	8,090.47	7,514.87	0.00	0.00	99,452.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,109.18	27,436.14	8,473.54	514,487.57	216,409.61	41,738.57	32,599.94	0.00	0.00	858,254.55
EXPENSES										
Claims Transfers	6,178.00	59,310.31	11,308.94	309,963.35	0.00	0.00	0.00	0.00	0.00	386,760.60
Expenses	0.00	0.00	0.00	0.00	0.00	51,344.02	0.00	0.00	0.00	51,344.02
Other *	0.00	0.00	0.00	0.00	0.00	223,172.71	0.00	0.00	0.00	223,172.71
TOTAL	6,178.00	59,310.31	11,308.94	309,963.35	0.00	274,516.73	0.00	0.00	0.00	661,277.33
END BALANCE	1,065,365.55	171,650.18	235,100.21	26,993,996.14	(938,072.48)	2,648,911.33	2,715,066.22	0.00	0.00	32,892,017.15

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
OCEAN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	March					
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	\$ 32,695,039.73	\$ 30,149,073.31	-\$ 148,862.47	\$ 2,694,828.89		
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	\$ -		
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	\$99,452.94	\$89,832.00	\$1,566.47	\$8,054.47		
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	\$99,452.94	\$89,832.00	\$1,566.47	\$8,054.47		
9 Deposits - Purchases	\$1,855,880.70	\$855,880.70	\$1,000,000.00	\$0.00		
10 (Withdrawals - Sales)	-\$1,758,356.43	-\$1,051,344.02	-\$483,839.70	-\$223,172.71		
Ending Cash & Investment Balance	\$32,892,016.94	\$30,043,441.99	\$368,864.30	\$2,479,710.65		
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00		
Plus Outstanding Checks	\$466,948.27	\$1,883.00	\$289,066.81	\$175,998.46		
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00		
Balance per Bank	\$33,358,965.21	\$30,045,324.99	\$657,931.11	\$2,655,709.11		



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	293	\$ 296,825.39	\$ 112,669.16	\$ 184,156.23	62%	\$ 32,968.44	92%
June							
July							
August							
September							
October							
November							
December							
Grand Total	1401	\$ 1,482,031.44	\$ 567,293.20	\$ 914,738.24	62%	\$ 157,971.29	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	34	\$ 81,502.11	\$ 32,942.60	\$ 48,559.51	60%	\$ 8,726.41	88%
June							
July							
August							
September							
October							
November							
December							
Grand Total	241	\$ 737,492.13	\$ 242,992.53	\$494,499.60	67%	\$ 84,785.95	74%

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
May 2026**

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	3	\$ 66,241.00	\$11,024.50	\$ 55,216.50	83%
ORTHO NJ LLC	Ortho/Neuro	47	\$ 35,669.00	\$12,167.82	\$ 23,501.18	66%
JERSEY SHORE UNIV MED CT	Hospital	1	\$ 29,084.37	\$11,796.10	\$ 17,288.27	59%
KESSLER INSTITUTE FOR REHAB	Physical therapy/Occupational therapy	46	\$ 28,014.66	\$ 8,704.00	\$ 19,310.66	69%
REHABCLINICS SPT INC	Physical therapy/Occupational therapy	39	\$ 14,673.00	\$ 4,301.70	\$ 10,371.30	71%
ONE CALL CARE DIAGNOSTICS	MRI/Radiology	13	\$ 13,968.16	\$ 5,118.97	\$ 8,849.19	63%
COMMUNITY MEDICAL CENTER	Hospital	4	\$ 13,020.32	\$ 7,517.71	\$ 5,502.61	42%
SOUTHERN OCEAN MEDICAL CENTER	Hospital	2	\$ 12,971.17	\$11,777.83	\$ 1,193.34	9%
OSPREY REHABILITATION LLC	Physical therapy/Occupational therapy	29	\$ 10,284.00	\$ 3,198.70	\$ 7,085.30	69%
HACKENSACK MERIDIAN TEAM HEALTH	Occupational Medicine/Urgent Care	27	\$ 9,154.00	\$ 4,629.33	\$ 4,524.67	49%
Grand Total		211	\$233,079.68	\$80,236.66	\$152,843.02	66%

OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
Center for Neuro Wellness	Behavioral Health	14	\$ 6,250.00	\$ 3,552.28	\$ 2,697.72	43%
MATTHEW J PITERA MD PA	Psychiatry	4	\$ 2,800.00	\$ 1,350.00	\$ 1,450.00	52%
EXCEPTIONAL MEDICAL TRANSPORTATI	Ambulance	1	\$ 1,815.00	\$ 1,320.50	\$ 494.50	27%
TOMS RIVER TWP EMS, AS	Ambulance	1	\$ 926.00	\$ 926.00	\$ -	0%
LAKWOOD TOWNSHIP	Ambulance	1	\$ 870.00	\$ 870.00	\$ -	0%
ELECTROSTIM MED. SERVICES INC.	Durable Medical Equipment	1	\$ 340.79	\$ 339.79	\$ 1.00	0%
MULTI-CARE INC	Ambulance	1	\$ 120.00	\$ 120.00	\$ -	0%
Grand Total		23	\$ 13,121.79	\$ 8,478.57	\$ 4,643.22	35%



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

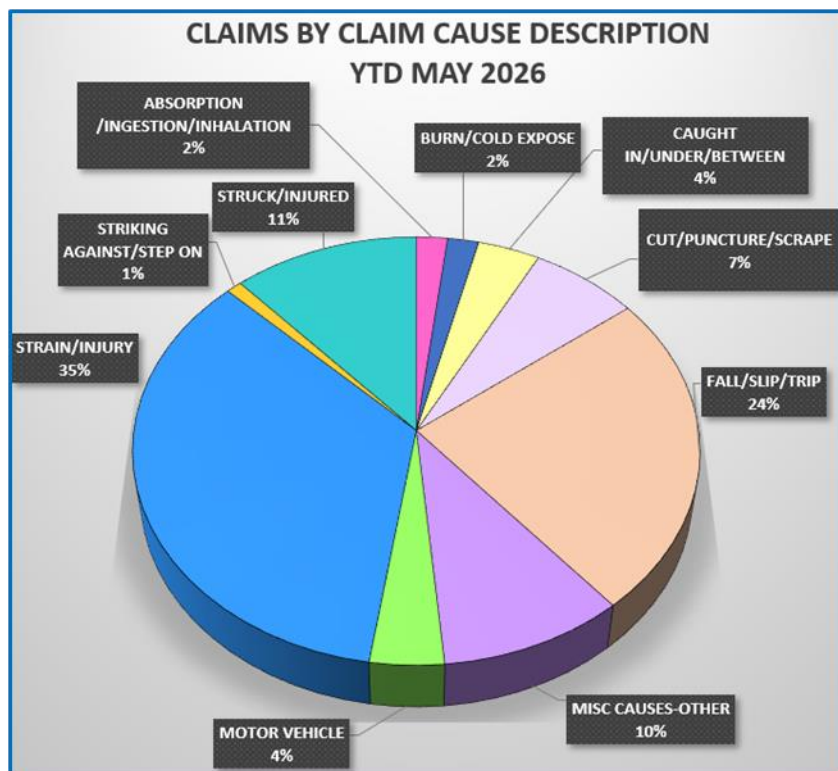
NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
Toms River Surgery Center	Ambulatory Surgery Center	1	\$ 13,438.00	\$ 3,517.50	\$ 9,920.50	74%
SURGICAL INSTITUTE LLC	Ambulatory Surgery Center	1	\$ 10,056.20	\$ 1,989.00	\$ 8,067.20	80%
ORTHO NJ LLC	Ortho/Neuro	4	\$ 9,966.00	\$ 3,316.85	\$ 6,649.15	67%
ORTHO NJ LLC	Anesthesia/Pain Management	5	\$ 9,431.00	\$ 1,457.58	\$ 7,973.42	85%
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	1	\$ 6,748.00	\$ 3,404.00	\$ 3,344.00	50%
Shrewsbury Ambulatory Anesthesia LLC	Anesthesia/Pain Management	2	\$ 6,350.00	\$ 2,792.00	\$ 3,558.00	56%
KESSLER INSTITUTE FOR REHAB	Physical therapy/Occupational therapy	8	\$ 3,572.90	\$ 1,224.00	\$ 2,348.90	66%
JERSEY SHORE UNIV MED CT	Hospital	1	\$ 2,338.00	\$ 2,057.44	\$ 280.56	12%
ATLANTIC MEDICAL IMAGING	MRI/Radiology	1	\$ 1,560.00	\$ 805.78	\$ 754.22	48%
GARDEN STATE MEDICAL CENTER	Ortho/Neuro	2	\$ 1,500.00	\$ 360.20	\$ 1,139.80	76%
Grand Total		26	\$ 64,960.10	\$20,924.35	\$ 44,035.75	68%

OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
WORKERS COMPENSATION RX SOLUTIONS	Durable Medical Equipment	1	\$ 14,094.39	\$10,554.32	\$ 3,540.07	25%
PREMIER PAIN CENTERS LLC	Anesthesia/Pain Management	1	\$ 320.00	\$ 224.00	\$ 96.00	30%
PALMETTO SPINE AND PAIN CARE	Anesthesia/Pain Management	2	\$ 264.00	\$ 264.00	\$ -	0%
Grand Total		4	\$ 14,678.39	\$11,042.32	\$ 3,636.07	25%



OCIC Intake May 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	6	13	2	21
June				
July				
August				
September				
October				
November				
December				
Grand Total	29	70	4	103



SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: June 10, 2026
DATE OF MEETING: June 18, 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>

MAY – JUNE 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 14:** Attended the OCIFC Claims Committee meeting.
- **May 21:** Attended the OCIFC meeting.
- **June 9:** Attended the OCIFC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 11:** Plan to attend the OCIFC Claims Committee meeting.
- **June 18:** 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](#):

- Chainsaw - Best Practices
- Head Protection Selection - 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. *(June through August 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.**

() 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.

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

DATE	CLASS TOPIC	TIME
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
6/17/26	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
6/26/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
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
6/29/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
6/30/26	Fire Safety	8:30 - 9:30 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	Back Safety/Material Handling	9:00 - 10:00 am
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
8/3/26	Hazard Communication/NJ Right to Know	8:00 - 9:30 am
8/3/26	Hearing Conservation	10:00 - 11:00 am
8/3/26	Shop and Tool Safety	1:00 - 2:00 pm
8/4/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/4/26	Chipper Safety	11:00 - 12:00 pm
8/4/26	Fire Safety	1:00 - 2:00 pm
8/5/26	Personal Protective Equipment	8:30 - 10:30 am
8/5/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/5/26	Mower Safety	11:00 - 12:00 pm
8/6/26	Fire Extinguisher Safety	8:30 - 9:30 am
8/7/26	Confined Space Entry	8:30 - 11:30 am
8/7/26	Playground Safety Inspections	1:00 - 3:00 pm
8/10/26	Implicit Bias in the Workplace	9:00 - 10:30 am
8/10/26	Heavy Equipment Safety	1:00 - 3:00 pm
8/11/26	Fall Protection Awareness	8:30 - 10:30 am
8/11/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
8/12/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
8/12/26	Ethical Decision Making	9:00 - 11:30 am
8/13/26	Bloodborne Pathogens	8:30 - 9:30 am
8/13/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
8/14/26	Mower Safety	7:30 - 8:30 am
8/14/26	Chainsaw Safety	9:00 - 10:00 am
8/17/26	Hearing Conservation	8:30 - 9:30 am
8/17/26	Fire Safety	10:00 - 11:00 am
8/18/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
8/18/26	Personal Protective Equipment	1:00 - 3:00 pm
8/19/26	Asbestos Awareness	1:00 - 3:00 pm
8/19/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/20/26	Confined Space Entry	8:30 - 11:30 am
8/20/26	Fire Extinguisher Safety	1:00 - 2:00 pm
8/21/26	Bloodborne Pathogens	8:30 - 9:30 am
8/21/26	Work Zone: Flagger	1:00 - 2:00 pm
8/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
8/25/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/26	Driving Safety Awareness	1:30 - 3:00 pm
8/26/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
8/26/26	Bloodborne Pathogens	1:00 - 2:00 pm
8/27/26	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/27/26	Work Zone: Flagger	10:30 - 11:30 am
8/28/26	Excavation, Trenching and Shoring Awareness	8:30 - 10:00 am
8/31/26	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am

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[^])

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

[^] 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. 26-26

**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: June 18, 2026

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 21, 2026
10:00 a.m.
VIA OCEAN COUNTY ADMINISTRATION BUILDING AND ZOOM**

Meeting was called to order by Executive Director, Bradford Stokes. Executive Director 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 Bradford Stokes
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Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo
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Vanguard Claims Administration

PERMA Risk Management Services
Robyn Walcoff
Kerin Drumheiser

NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Carole Mack Mary Ann Sander
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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ALSO PRESENT:

Alyssa Fiore, Ocean County Board of Health
Jen Hagendoorn, Ocean County Board of Social Services
Jen Doderer, Ocean County Library
Barry Stieber, Esq., Citta Holzapfel & Zabarsky
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF April 16, 2026

MOTION TO APPROVE MINUTES OF April 16, 2026

Moved: Commissioner Fiure
Second: Commissioner Gunther
Vote: 2 Ayes, 0 Nays

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince said as he mentioned last month the Safety and Accident Review Committee met on March 10 and would meet again on Tuesday, June 9 and the meeting would be in person. Mr. Prince said they were excited as the meeting would be in person at the Ocean County Fire Academy at 200 Volunteer Way in Waretown. Mr. Prince said they were currently coordinating the agenda and Ms. Dougherty would attend the meeting to talk about the Learning Management Systems. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee last met on May 15. Ms. Drumheiser said there was a need for closed session today and the motions for approval would be addressed after closed session.

EXECUTIVE DIRECTOR REPORT: Mr. Stokes said before he started, he believed he met most everyone at the last meeting. Mr. Stokes advised Mr. Hrubash had a medical procedure but was doing well and he was going to do the report today for Mr. Hrubash.

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 April Executive Director said there were (9) nine 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 last met on April 23, 2026 and a written recap of the meeting was included in the agenda. Executive Director advised the Finance Committee recommended the establishment of an excess legacy account to transfer case reserves and IBNR for fund years 2010 through 2019. Executive Director explained this would make the distributions of dividends more efficient when filing an application with the state. Executive Director noted the DOBI has recently begun scrutinizing insurance fund submissions and

more recently requesting additional information. The Board did approve the excess legacy account. Executive Director advised contracts for the Fund's Cybersecurity provider and Claims Administrator are expiring in the next few months and the Fund Office is coordinating with the Fund Attorney and QPA to re-procure these services. The NJCE is scheduled to meet again on Friday, June 26, 2026 at 9:30 a.m. virtually.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director reported as of February 28, 2026 there was a statutory surplus of \$4,343,486. Executive Director said there was a cash balance of \$32,695,040. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,364,790 of the surplus was the OCIFC's share of the NJCE equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE February Financial Fast Track was included in the agenda. Executive Director said as of February 28, 2026 the NJCE had a surplus of \$17,938,022. Executive Director noted the total cash amount was \$31,199,182. 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 had several building losses in the January-February timeframe, such as frozen pipes. In response to Executive Director's inquiry, Ms. Drumheiser said we have one claim for \$9 million and the other is \$2.5 million.

Claim Tracking Reports: Executive Director reviewed the Claim Tracking Reports which were included in the agenda as of February 28, 2026.

2026 MEL, MRHIF & NJCE Educational Seminar: Executive Director advised the 16th Annual Education Seminar was held virtually again this year. Executive Director reported there were two sessions, both of which were well attended with about 250 participants. Executive Director said the Continuing Education Credits and certificates were being issued and noted if you do not receive your copy, to reach out to the Fund Office.

2026 New Jersey Association of Counties (NJAC) Conference: Executive Director reported NJAC held their 75th annual conference last week at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund had a booth. Executive Director advised Conner Strong & Buckelew conducted two workshops: Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources paneled by Edward Cooney. 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.

NJCE Claims Summit & Coverage Review: Executive Director reported PERMA Claims and the NJCE Underwriting Manager held a TPA Summit on April 8th for local affiliated Insurance Commission Claims Administrators at the Camden Office. Ms. Drumheiser advised the meeting was well attended and Qual Lynx was well represented, which she appreciated. Ms. Drumheiser said they reviewed changes to coverage, file maintenance, reserving and proper reporting.

2026 Property & Casualty Assessments: Executive Director reminded the Commission 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. Ms. Tarrant advised all payments were received from the member entities.

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 May Bills List, Resolution 23-26, in the amount of \$50,141.92.

MOTION TO APPROVE RESOLUTION 23-26 MAY BILLS LIST

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

CLAIMS ADMINISTRATOR: Ms. Gallo reviewed the Cumulative Savings Summary Reports which were included in the agenda for the Commission and also the Legacy Claims for the month of April.

	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
April	336	\$ 296,967.07	\$ 106,575.13	\$ 190,391.94	64%	\$ 32,093.98	96%

	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
April	58	\$ 363,228.95	\$ 101,970.05	\$ 261,258.90	72%	\$ 44,128.70	81%

Ms. Gallo continued to review the April Top 10 Providers by Charges and noted that Lakeland Surgery Center, which was in-network was the highest provider with charges. Ms. Gallo said we were able to obtain 71% savings and this is a perfect example of why we like to use ambulatory surgery centers versus hospitals as we save more money with them. Ms. Gallo reviewed the number of workers’ compensation claims for April, noting there were 3 indemnity claims and 11 medical only claims for a grand total of 14 claims. Ms. Gallo concluded her report unless there were any questions.

Ms. Acosta reminded the committee that a claims analysis report was presented at the previous meeting. Following that discussion, Mr. Fiure requested additional trend data excluding the COVID-19 years, and a supplemental report was subsequently provided. Ms. Acosta asked whether Mr. Fiure would like the report reviewed now or whether he preferred to review it independently and provide feedback at a later time. Mr. Fiure advised it was not necessary to discuss now and could be discussed at the next meeting if necessary.

NJCE SAFETY DIRECTOR: Mr. Prince advised the Safety Director report was included in the agenda and included all training opportunities through July 30, 2026. Mr. Prince noted the information was posted on the NJCE website, njce.org. Mr. Prince also discussed the Leadership Academy and advised open enrollment began on June 1 to June 22 with the program beginning on July 1. Mr. Prince advised the training included a 21-hour repeatable laws requirement, one of the program’s mandatory components. Mr. Prince reported participants have two years to complete the required and elective curriculum, and they would receive a plaque at the end of the program to commemorate their successful completion of the program. Mr. Prince asked if there were any questions and completed this report.

RISK MANAGERS REPORT: Ms. Sander said she wanted to remind everyone that she is copied on all Certificate of Insurance requests. Ms. Sander advised if there were ever any questions or issues with any certificates she would be happy to assist. Ms. Sander reported she was able to obtain a prior year physical damage claim report and she was reviewing with PERMA. Ms. Sander wants to clarify there is no maintenance cost on the report which would drive up the premium. Lastly Ms. Sander advised she was still working with Ms. Benson on the recycling center project. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik said he did not have anything for open but there were some claims for closed session.

Correspondence Made Part of Minutes

OLD BUSINESS:

NEW BUSINESS:

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, Executive Director 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: Executive Director advised there was a need for closed Session and presented Resolution 24-26, Resolution for Closed Session.

MOTION FOR EXECUTIVE SESSION

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

MOTION TO APPROVE THE PARS AS DISCUSSED IN CLOSED SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:49 a.m.
Cathy Dodd, Assisting Secretary