

**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
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Claims Services	Qual-Lynx Claudia Acosta Karen Conway Lisa Gallo
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	Vanguard Claims Administration Sarah Mentzer
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	PERMA Risk Management Services Shai McLeod
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Carole Mack
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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
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.

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

		BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
2026 - YTD	BILL COUNT						
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 data 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 injuries 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