

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 19, 2026
10:00 a.m.
VIA OCEAN COUNTY ADMINISTRATION BUILDING AND ZOOM**

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

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Present
Michael Fiure	Present (<i>arrived 10:16 a.m.</i>)
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 Christine Gallagher
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Vanguard Claims Administration
Sarah Mentzer

PERMA Risk Management Services
Shai McLeod
Kerin Drumheiser

NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Carole Mack Mary Anne Sander
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradnik, 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
Brian E. Rumpf, Esq., Ocean County Board of Health
Jen Hagendoom, Ocean County Board of Social Services
Will Demand, Ocean County Utilities
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None**APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 19, 2026****MOTION TO APPROVE MINUTES OF FEBRUARY 19, 2026**

Moved:	Commissioner Gunther
Second:	Chair Greitz
Vote:	2 Ayes, 0 Nays

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince advised the Committee met on March 10 at 1:30 via zoom. Mr. Prince reported a variety of safety topics were discussed including our written programs, as well as the most commonly cited PEOSH citations. Mr. Prince said the next meeting was scheduled for Tuesday, June 9 and they were trying to do that in person at the County. Mr. Prince thought it would be beneficial and he would bring Ms. Dougherty who could present a tutorial to our members to access the Learning Management System to assign and monitor the training we have to offer. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on March 12 and reviewed the PARS. Ms. Drumheiser asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee's recommendation to approve the claims as presented during the Claims Committee Meeting on March 12, 2026. Ms. Drumheiser concluded her report unless there were any questions.

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

Moved:	Commissioner Gunther
Second:	Chair Greitz
Roll Call Vote:	2 Ayes, 0 Nays

EXECUTIVE DIRECTOR REPORT: Mr. Stokes, Executive Director, said it was good to be in Ocean County and noted he was filling in for Joe Hrubash today.

QUAL-LYNX LETTER: Executive Director referred to a copy of a letter from Qual-Lynx advising they were changing their corporate name for tax purposes from Scibal Associates, Inc dba Qual-Lynx to Scibal Associates, LLC dba Qual-Lynx. Executive Director reported Resolution No. 20-26, Authorization to Amend Resolution No. 15-26 Adopted on January 15, 2026 Appointing Third-Party Administration Services was prepared for the change and noted the resolution was reviewed by the Commission Attorney. Executive Director said the Fund Office would issue an addendum to the service agreement for the name change.

**MOTION TO APPROVE RESOLUTION NO. 20-26,
AUTHORIZATION TO AMEND RESOLUTION NO. 15-26
ADOPTED ON JANUARY 15, 2026 APPOINTING THIRD-PARTY
ADMINISTRATION SERVICES.**

Moved:	Commissioner Gunther
Second:	Chair Greitz
Roll Call Vote:	2 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 February. 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 Gunther
Second:	Chair Greitz
Roll Call Vote:	2 Ayes, 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE held their Reorganization Meeting on February 26, 2026. Executive Director referred to a copy of the written summary of the meeting which was included in the agenda. Executive Director said the primary focus of the meeting was the reorganization and noted Ross Angilella was re-appointed as the Chair and Tim Sheehan as the Secretary. Executive Director said the NJCE was scheduled to meet again on Thursday, April 23, 2026 at 10:30 a.m. in person at the Forsgate Country Club, Monroe Twp., NJ.

NJCE JIF – 2026 RENEWAL WEBINAR: Executive Director reported the Underwriting Manager of the New Jersey Counties Excess JIF conducted the 2026 Renewal Overview Webinar on Tuesday, February 24th. Executive Director advised it was well attended and a copy of the presentation was included as an attachment in the appendix section of the agenda. Executive Director noted a recording was also posted to the NJCE website.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported there was very good news regarding the December Financial Fast Track which was included in the agenda. Executive Director reported as of December 31, 2025 there was a statutory surplus of \$3,629,596. Executive Director said there was a cash balance of \$31,864,907. Executive Director referred to line 11 of the report, “Investment in Joint Venture” and indicated \$994,562 of the surplus was the OCIFC’s share of the NJCE equity.

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

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: As mentioned last month 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 referred to a copy of the invitation that was emailed to members, risk managers, and professionals. Executive Director said if anyone needs the link or has difficulties in registering, please contact Cathy Dodd.

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

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 March Bills List Resolution 21-26, in the amount of \$51,344.02.

MOTION TO APPROVE RESOLUTION 21-26 MARCH BILLS LIST

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

Ms. Tarrant said at the next meeting she would like to show a comparison between 2024 to the year end of 2025 to show the group how they were improving in their balances.

CLAIMS ADMINISTRATOR: Ms. Gallagher advised she would be covering the managed care reports which were included in the agenda.

Ms. Gallagher reviewed the figures for the month of February along with the 2026 grand totals for the Insurance Commission and Legacy Claims as noted below.

2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
February	243	\$ 406,274.66	\$ 146,075.14	\$ 260,199.52	64%	\$ 46,500.20	95%
Grand Total	497	\$ 689,970.37	\$ 254,955.62	\$ 435,014.75	63%	\$ 75,480.76	92%

2026 - YTD	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
February	81	\$ 119,415.32	\$ 57,794.59	\$ 63,719.73	53%	\$ 10,168.12	47%
Grand Total	125	\$ 277,909.55	\$ 102,379.22	\$ 175,530.33	63%	\$ 30,283.68	59%

Ms. Gallagher continued to review the February Top 10 Providers by Charges and Network Status reports which were included in the agenda. Ms. Gallagher reviewed the information for all Workers' Compensation Claims Reported by Claim Type. Ms. Gallagher referred to a copy of the Claims by Claim Cause Description and noted the majority of claims fell under fall slip and trip at 37% followed by strain injury claims at 31%. Ms. Gallagher concluded her report unless there were any questions. In response to Ms. Gunther's inquiry regarding the color of the chart, Ms. Gallagher advised Ms. Gallo had mentioned the coloring this morning and they would adjust the color to make the report clearer. Mr. Fiure said he had a question on the charge for ARMC Mainland in the amount of \$15,920.06 where Qual Care allowed \$494.00. Ms. Gallagher said she did notice that and would look into it and either she or Ms. Gallo would respond. Ms. Acosta said it could be based on the contract that we have with them. Ms. Acosta advised the hospital bills for everything and anything and we can go back and say based on our contract, this charge is not allowed or not a billable charge.

NJCE SAFETY DIRECTOR: Mr. Prince advised the Safety Director report was included in the agenda and includes all Risk Control Activity for February and March. Mr. Prince said the report outlines training opportunities through May 28. 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 reported at the next Safety Committee Meeting he would discuss the 2026 Safety Grant, looking for submissions and advising members about some of the items that have been purchased in the past. Mr. Prince asked if there were any questions and concluded his report.

RISK MANAGERS REPORT: Ms. Sander reported all April 1 ancillary insurance policies were renewed and bound. Ms. Sander noted the aviation policy was secured as a three-year policy and was in place with installment payments. Ms. Sander advised there were meetings with facilities regarding insurance requirements for the recycling plant. Ms. Sander said Ms. Benson met her there and we were going to assist them in structuring the insurance requirements for the RFP.

Ms. Sander suggested revising the previously quoted ancillary coverage for bridges, dams, and auto physical damage. The county does not purchase this coverage and remains self-insured for vehicle damage. Ms. Sander noted it might be a good time to obtain updated quotes as recently the cost was relatively low, \$56,000, compared to the high value of some current vehicles.

In response to Ms. DePaola's inquiry, Ms. Sander advised, plows, ambulances, bookmobiles, etc. would be covered. Ms. Sander stated the County has always chosen to self-insure forever, but as the rates have come down and the cost of vehicles are so high it might be time to look at some alternatives. Ms. Sander said she would obtain some information from Origami. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik said he did not have anything out of the ordinary to report.

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 moved 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: 10:32 a.m.

Minutes prepared by: Cathy Dodd, Assisting Secretary