

OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
FRIDAY, AUGUST 28, 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: August 28, 2026
10:00 A.M.

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

- ☐ **CORRESPONDENCE: None**

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

 - ☐ **Motion to accept the Claim Committee’s recommendation to approve the claims as presented during the Claims Committee Meeting of August 13, 2026 (*Roll call Vote*)**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 2-14

- ☐ **TREASURER – Julie Tarrant**
Resolution 28-26, August Bills List – *Motion (Roll Call Vote)*..... Pages 15-16
Treasurer Report.....Pages 17-18

- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNXPages 19-24**

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 25-34

- ☐ **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 29-26 Closed Session (*if needed*)Page 35**
- ☐ **Motion to Return to Open Session**
- ☐ **Motion to Approve PARS as discussed in Executive Session (*roll call vote*)**

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: September 17, 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: August 28, 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 insurance issuance report from the NJCE listing the certificates issued for the month of July. There were (3) three certificates of insurance issued during the month of July.

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

- ❑ **New Jersey Counties Excess Joint Insurance Fund** – The NJCE held a special meeting on July 30 to discuss excess coverage premiums for applicable landfills, transfer stations and wastewater sites. The NJCE Board of Fund Commissioners agreed to consider option # 4, premium of \$448,856.25 for 15 months. The Underwriting Manager subsequently revised the methodology and pricing. An e-mail was sent on August 17 with the updated information and a request for member entities to confirm by September 4 whether they are interested in pursuing the coverage.

A sub-committee was established to review the responses to the recent Request for Proposals (RFP) issued for Claims Administration. The deadline to submit responses was August 11, 2026. The next regular meeting is scheduled for Friday, September 18, 2026 at 9:30 a.m.

- ❑ **NJCE 2027 Renewal Process (Pages 5-7)** – The annual underwriting process to update locations, vehicles, etc is completed via Origami, which was launched on Monday, July 27, 2026. The Optional Ancillary Coverage Applications are once again available through Broker Buddha. The Underwriting Manager Team is requesting additional reports and financials and are collected via the secure OneDrive portal. The deadline for submitting all required information is **Friday, September 4, 2026**. Attached on pages 5-7 is a memo on the 2027 Renewal from the Underwriting Manager.
- ❑ **OCIFC Financial Fast Track (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2026** there is a surplus of **\$4,911,841**. 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 **May 31, 2026** is **\$1,364,790**. The total cash amount is **\$37,224,845**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 10-11)** – Included in the agenda on pages 10-11 is a copy of the NJCE Financial Fast Track Report for the month of April. As of **April 30, 2026** the NJCE has a surplus of **\$18,375,305**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$33,622,356**.

The NJCE established a NJ Excess Residual Legacy Account and a Closed Years Account was approved by the Board of Fund Commissioners at the April meeting. You will note there is now a Legacy Line and Closed Years line on the NJCE Financial Fast Track.

- ❑ **Claim Tracking Reports (Pages 12-13)** – The Claim Tracking Reports are on pages 12-13 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of May 31, 2026 with the Commission.
- ❑ **Submission of New Property Damage Claims (Page 14)** – Included in the agenda on page 14 is a copy of instructions for reporting new property claims. Please share this information with anyone who submits property claims.
- ❑ **OCIFC 2025 Audit** – The auditor, Holman Frenia Allison, P.C. has begun work on the 2025 audit and will make a presentation at the September meeting.

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 7/1/2026 To 8/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of South Toms River I - County of Ocean	19 Double Trouble Road South Toms River, NJ 08757	RE: Event Participation The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to participating in any Borough events during the current calendar year.	7/17/2026 #6608965	GL AU EX WC OTH
H - State of New Jersey Department I - County of Ocean	of Children & Families 50 East State Street PO Box 717 Trenton, NJ 08625	Company C Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy #25714869; Policy Limits: \$2,000,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with the Ocean County Department of Human Services.	7/23/2026 #6611037	GL AU EX WC OTH
H - State of New Jersey Department I - County of Ocean	of Children & Families 50 East State Street PO Box 717 Trenton, NJ 08625	Company C Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy #25714869; Policy Limits: \$2,000,000 RE: Additional Insured The State of New Jersey Department of Children & Families is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with the Ocean County Department of Human Services.	7/30/2026 #6616989	GL AU EX WC OTH
Total # of Holders: 3				

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2027 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry. The market has softened significantly over the last two years yielding positive results from a rate and coverage standpoint. Specifically, for the NJCE we have had a number of large losses this year already so we can expect carriers to be looking for rate at renewal.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP. Our primary carrier Safety National has indicated in years past that they will be pushing for higher fund retentions, meaning the NJCE could see a higher attachment point to the market for the 2027 renewal. We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity. It is critical that the following items on file be reviewed and any updates be provided:
 - Bridge Reports: New reports should be available every 2 years.
 - Dam Reports: New reports should be available every 2 years.
 - Jail Reports: New reports should be available every 1 year.
 - Law Enforcement Policies and Procedures: Provide any updates as adopted
 - Sexual Abuse Prevention Policies: Provide any updates as adopted
- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars. We ask that any member participating in the Chubb program review their panel counsel list and advise any updates
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and restrictive terms and conditions. We are however in the middle of a multi-year policy
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases. We ask that the Medical Malpractice Exposure Workbook be reviewed by all members.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

Other Reminders

- ✓ **Applications** – As with last year's renewal the underwriting manager is utilizing Broker Buddha for the application process. Timely submissions of applications will be critical.
- ✓ **E-Bikes** – Motorized Bicycles / Electric Motorized Bicycles (throttle-assisted, >20mph): should be scheduled in Origami as automobiles, since they are subject to auto liability insurance requirement
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



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Buckelew



@connerstrongbuckelew



Conner
Strong &
Buckelew



@connerstrong

CONTACT

CONNER
STRONG &
BUCKELEW

Edward Cooney

Partner, Managing Account Executive
Underwriting Manager
973-659-6424
ecooney@connerstrong.com

Jonathon Tavares

Account Executive
Deputy Underwriting Manager
856-614-4493
jtavares@connerstrong.com

Rachel Perry

Senior Account Manager
856-479-2128
rperry@connerstrong.com

Muhammad Hernandez

Account Manager
856-446-9284
mahernandez@connerstrong.com

William Ward

Account Analyst
856-288-1202
wward@connerstrong.com

Austin Rafter

Technical Assistant
856-446-9311
arafter@connerstrong.com

Francine Pipito

Technical Assistant
856-446-9262
fpipito@connerstrong.com

OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2026		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,335,553	6,677,763	64,072,869	70,750,632
2.	CLAIM EXPENSES					
		Paid Claims	468,059	2,425,318	19,239,203	21,664,521
		Case Reserves	372,592	571,976	11,650,041	12,222,018
		IBNR	199,196	1,283,451	17,403,510	18,686,960
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	(74,912)	(176,503)	(2,969,513)	(3,146,016)
	TOTAL CLAIMS		964,934	4,104,242	45,323,241	49,427,483
3.	EXPENSES					
		Excess Premiums	376,804	1,884,019	16,938,022	18,822,041
		Administrative	51,869	261,677	2,540,717	2,802,394
	TOTAL EXPENSES		428,672	2,145,696	19,478,739	21,624,435
4.	UNDERWRITING PROFIT (1-2-3)		(58,054)	427,824	(729,111)	(301,286)
5.	INVESTMENT INCOME		99,637	474,373	3,373,964	3,848,337
6.	PROFIT (4 + 5)		41,583	902,197	2,644,853	3,547,051
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)		41,583	902,197	4,009,644	4,911,841
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy Account		0	30,130	512,274	542,403
	2021		1,600	(5,289)	(2,474,788)	(2,480,077)
	2022		9,236	40,160	(1,593,658)	(1,553,499)
	2023		23,636	325,408	3,618,254	3,943,662
	2024		25,393	269,935	2,398,446	2,668,381
	2025		27,768	176,537	1,549,115	1,725,652
	2026		(46,050)	65,316		65,316
TOTAL SURPLUS (DEFICITS)			41,583	902,197	4,009,642	4,911,839
TOTAL CASH						37,224,845

OCEAN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	May 31, 2026	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2021				
Paid Claims	65,263	269,330	6,210,972	6,480,302
Case Reserves	50,457	(74,980)	2,384,212	2,309,232
IBNR	(115,720)	(201,934)	1,245,330	1,043,395
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	20,257	(380,220)	(359,962)
TOTAL FY 2021 CLAIMS	0	12,673	9,460,294	9,472,967
FUND YEAR 2022				
Paid Claims	104,494	545,814	7,022,784	7,568,599
Case Reserves	(76,919)	(492,151)	3,147,032	2,654,880
IBNR	(27,575)	(82,027)	1,561,444	1,479,417
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	32,364	(449,872)	(417,507)
TOTAL FY 2022 CLAIMS	0	4,000	11,281,388	11,285,389
FUND YEAR 2023				
Paid Claims	20,962	253,143	2,611,751	2,864,894
Case Reserves	219,824	(223,692)	1,896,275	1,672,583
IBNR	(240,786)	(285,675)	2,419,536	2,133,861
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	41,553	(423,922)	(382,369)
TOTAL FY 2023 CLAIMS	0	(214,671)	6,503,640	6,288,969
FUND YEAR 2024				
Paid Claims	90,892	162,066	2,237,514	2,399,580
Case Reserves	(582)	27,823	2,105,309	2,133,132
IBNR	(90,311)	(381,443)	4,658,005	4,276,562
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	38,853	(703,241)	(664,387)
TOTAL FY 2024 CLAIMS	(0)	(152,701)	8,297,588	8,144,887
FUND YEAR 2025				
Paid Claims	54,009	782,979	1,156,182	1,939,161
Case Reserves	54,119	118,713	2,117,213	2,235,926
IBNR	(108,128)	(1,004,357)	7,519,195	6,514,838
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	58,270	(1,012,259)	(953,989)
TOTAL FY 2025 CLAIMS	0	(44,395)	9,780,331	9,735,936
FUND YEAR 2026				
Paid Claims	132,439	411,987		411,987
Case Reserves	125,693	1,216,264		1,216,264
IBNR	781,714	3,238,887		3,238,887
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(74,912)	(367,801)		(367,801)
TOTAL FY 2026 CLAIMS	964,934	4,499,336	0	4,499,336
COMBINED TOTAL CLAIMS	964,934	4,104,242	45,323,241	49,427,483

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		April 30, 2026		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
1.	UNDERWRITING INCOME		3,668,064	14,672,257	369,829,068	384,501,325
2.	CLAIM EXPENSES					
		Paid Claims	2,771,154	4,633,760	29,596,460	38,695,587
		Case Reserves	(1,479,362)	544,590	12,305,536	8,761,740
		IBNR	157,821	13,395	19,408,209	19,044,624
		Discounted Claim Value	(170,076)	(290,756)	(4,230,960)	(4,521,716)
		Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS		1,279,536	4,797,289	56,910,426	61,707,715
3.	EXPENSES					
		Excess Premiums	2,440,792	9,763,644	265,514,382	275,278,026
		Administrative	235,896	939,450	25,830,190	26,769,641
	TOTAL EXPENSES		2,676,688	10,703,095	291,344,572	302,047,667
4.	UNDERWRITING PROFIT (1-2-3)		(288,161)	(828,127)	21,574,070	20,745,942
5.	INVESTMENT INCOME		90,872	336,868	4,500,045	4,836,913
6.	PROFIT (4+5)		(197,289)	(491,259)	26,074,115	25,582,856
7.	Dividend		0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)		(197,289)	(491,259)	18,866,564	18,375,305
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy		3,047	535,576	0	535,576
	Closed Years		20,209	(336,990)	14,115,983	13,778,993
	2020		6,440	298,788	1,131,810	1,430,598
	2021		6,317	(233,034)	(365,013)	(598,047)
	2022		6,520	(235,844)	928,915	693,071
	2023		10,142	363,798	(2,982,758)	(2,618,960)
	2024		10,733	359,945	385,652	745,597
	2025		18,218	68,295	5,651,976	5,720,271
	2026		(278,915)	(1,311,795)		(1,311,795)
TOTAL SURPLUS (DEFICITS)			(197,289)	(491,259)	18,866,564	18,375,305
TOTAL CASH						33,622,356

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
LEGACY					
	Paid Claims	346,718	391,430	0	391,430
	Case Reserves	(215,250)	(345,018)	0	(345,018)
	IBNR	(131,469)	(153,070)	0	(153,070)
	Discounted Claim Value	0	(425,872)	0	(425,872)
	Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS		0	(532,529)	0	(532,529)
CLOSED YEARS					
	Paid Claims	0	444,143	17,766,574	18,210,717
TOTAL CLOSED YEAR CLAIMS		0	444,143	17,766,574	18,210,717
FUND YEAR 2020					
	Paid Claims	83,981	103,938	2,059,147	2,163,085
	Case Reserves	(84,505)	(76,445)	952,692	876,246
	IBNR	524	(233,574)	604,550	370,976
	Discounted Claim Value	0	33,065	(193,474)	(160,409)
	Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS		0	(276,717)	3,254,096	2,977,379
FUND YEAR 2021					
	Paid Claims	8,174	21,024	3,403,434	3,424,458
	Case Reserves	(28,782)	594,404	1,880,569	2,474,973
	IBNR	20,609	(331,536)	1,035,311	703,774
	Discounted Claim Value	0	(27,867)	(375,778)	(403,645)
TOTAL FY 2021 CLAIMS		0	256,024	5,943,537	6,199,561
FUND YEAR 2022					
	Paid Claims	2,126,133	2,395,369	2,273,066	4,668,435
	Case Reserves	(1,729,440)	(1,233,036)	1,716,601	483,564
	IBNR	(396,693)	(921,188)	1,784,444	863,256
	Discounted Claim Value	0	19,816	(379,863)	(360,047)
TOTAL FY 2022 CLAIMS		(0)	260,961	5,394,248	5,655,209
FUND YEAR 2023					
	Paid Claims	205,000	164,692	5,375,202	5,539,894
	Case Reserves	183,669	91,935	694,406	786,341
	IBNR	(388,669)	(637,370)	4,501,726	3,864,356
	Discounted Claim Value	0	52,983	(694,458)	(641,475)
TOTAL FY 2023 CLAIMS		(0)	(327,760)	9,876,877	9,549,117
FUND YEAR 2024					
	Paid Claims	3,913	(71,163)	2,203,383	2,132,220
	Case Reserves	246,091	130,588	2,414,779	2,545,367
	IBNR	(250,004)	(467,559)	4,710,250	4,242,690
	Discounted Claim Value	0	86,724	(982,534)	(895,811)
TOTAL FY 2024 CLAIMS		0	(321,411)	8,345,877	8,024,466
FUND YEAR 2025					
	Paid Claims	(2,765)	126,002	536,878	662,879
	Case Reserves	(239,646)	(181,342)	558,103	376,761
	IBNR	242,410	22,749	6,394,948	6,417,697
	Discounted Claim Value	0	30,568	(1,160,711)	(1,130,143)
TOTAL FY 2025 CLAIMS		0	(2,024)	6,329,218	6,327,194
FUND YEAR 2026					
	Paid Claims	0	1,502,468		1,502,468
	Case Reserves	388,500	1,563,505		1,563,505
	IBNR	1,061,112	2,734,944		2,734,944
	Discounted Claim Value	(170,076)	(504,316)		(504,316)
TOTAL FY 2026 CLAIMS		1,279,536	5,296,601	0	5,296,601
COMBINED TOTAL CLAIMS		1,279,536	4,797,289	56,910,426	61,707,715

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$272,519 due from the reinsurer for COVID-19 WC claims.

Ocean County Insurance Commission							
CLAIM ACTIVITY REPORT							
May 31, 2026							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	1	2	5	8
May-26	0	0	0	1	2	4	7
NET CHGE	0	0	0	0	0	-1	-1
Limited Reserves							\$15,413
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	\$0	\$0	\$0	\$1,110	\$100,000	\$105,222	\$206,332
May-26	\$0	\$0	\$0	\$1,110	\$100,000	\$6,781	\$107,891
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$98,441)	(\$98,441)
Ltd Incurred	\$0	\$292,392	\$6,710	\$15,431	\$445,038	\$15,700	\$775,271
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	2	77	11	26	56	29	201
May-26	2	78	11	26	53	32	202
NET CHGE	0	1	0	0	-3	3	1
Limited Reserves							\$9,531
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	\$45,977	\$264,062	\$489,623	\$557,265	\$315,656	\$36,210	\$1,708,793
May-26	\$45,977	\$247,332	\$703,040	\$572,037	\$313,141	\$43,830	\$1,925,358
NET CHGE	\$0	(\$16,730)	\$213,417	\$14,772	(\$2,515)	\$7,620	\$216,565
Ltd Incurred	\$380,520	\$664,305	\$991,774	\$629,703	\$381,104	\$46,434	\$3,093,841
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	3	9	7	19
May-26	0	0	0	3	9	8	20
NET CHGE	0	0	0	0	0	1	1
Limited Reserves							\$7,122
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	\$0	\$0	\$0	\$77,393	\$54,888	\$9,158	\$141,438
May-26	\$0	\$0	\$0	\$76,941	\$54,838	\$10,658	\$142,436
NET CHGE	\$0	\$0	\$0	(\$452)	(\$50)	\$1,500	\$998
Ltd Incurred	\$67,529	\$268,072	\$7,716	\$97,633	\$100,481	\$22,492	\$563,923
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	28	39	21	34	58	58	238
May-26	28	39	20	32	51	70	240
NET CHGE	0	0	-1	-2	-7	12	2
Limited Reserves							\$41,398
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	\$2,366,490	\$2,460,854	\$960,796	\$1,496,759	\$1,458,683	\$931,481	\$9,675,062
May-26	\$2,416,947	\$2,401,120	\$967,203	\$1,488,317	\$1,515,366	\$1,146,495	\$9,935,449
NET CHGE	\$50,457	(\$59,733)	\$6,407	(\$8,441)	\$56,683	\$215,015	\$260,387
Ltd Incurred	\$8,322,050	\$8,232,180	\$3,115,105	\$3,684,673	\$2,747,998	\$1,534,717	\$27,636,724
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	30	116	32	64	125	99	466
May-26	30	117	31	62	115	114	469
NET CHGE	0	1	-1	-2	-10	15	3
Limited Reserves							\$25,823
Year	2021	2022	2023	2024	2025	2026	TOTAL
April-26	\$2,412,467	\$2,724,915	\$1,450,419	\$2,132,527	\$1,929,227	\$1,082,070	\$11,731,625
May-26	\$2,462,924	\$2,648,452	\$1,670,243	\$2,138,405	\$1,983,345	\$1,207,764	\$12,111,134
NET CHGE	\$50,457	(\$76,463)	\$219,824	\$5,879	\$54,119	\$125,693	\$379,508
Ltd Incurred	\$8,770,099	\$9,456,949	\$4,121,305	\$4,427,441	\$3,674,622	\$1,619,343	\$32,069,759

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

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		65		Last Month		64		Last Year		53	
		Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	184,664	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	352,239	380,520	380,520	108.03%	97.09%	380,520	380,520	108.03%	97.12%	415,120	415,120	117.85%	96.63%
POL/EPL	188,773	0	0	0.00%	97.09%	0	0	0.00%	97.12%	0	0	0.00%	96.63%
AUTO LIABILITY	74,552	67,529	67,529	90.58%	97.05%	67,529	67,529	90.58%	96.92%	67,529	67,529	90.58%	94.26%
WORKER'S COMP	5,014,620	8,551,843	8,322,050	165.96%	99.98%	8,436,124	8,206,330	163.65%	99.96%	8,568,216	8,338,422	166.28%	99.66%
TOTAL ALL LINES	5,814,848	8,999,892	8,770,099	150.82%	96.52%	8,884,173	8,654,379	148.83%	96.50%	9,050,865	8,821,071	151.70%	99.32%
NET PAYOUT %	\$6,460,867			111.11%									

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		53		Last Month		52		Last Year		41	
		Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	260,954	292,392	292,392	112.05%	100.00%	292,392	292,392	112.05%	100.00%	160,526	160,526	61.52%	100.00%
GEN LIABILITY	603,867	664,305	664,305	110.01%	96.63%	671,514	671,514	111.20%	96.51%	652,871	652,871	108.12%	92.99%
POL/EPL	382,687	719,000	719,000	187.88%	96.63%	719,000	719,000	187.88%	96.51%	395,000	395,000	103.22%	92.99%
AUTO LIABILITY	132,715	268,072	268,072	201.99%	94.26%	268,072	268,072	201.99%	93.94%	270,425	270,425	203.76%	89.77%
WORKER'S COMP	7,209,432	8,375,869	8,232,180	114.19%	99.66%	8,346,904	8,203,215	113.78%	99.62%	8,645,385	8,501,695	117.92%	98.81%
TOTAL ALL LINES	8,589,655	10,319,638	10,175,949	118.47%	99.24%	10,297,882	10,154,193	118.21%	99.19%	10,124,206	9,980,517	116.19%	98.04%
NET PAYOUT %	\$7,521,069			87.56%									

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		41		Last Month		40		Last Year		29	
		Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	259,000	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%	6,710	6,710	2.59%	100.00%
GEN LIABILITY	619,000	991,774	991,774	160.22%	92.99%	775,637	775,637	125.30%	92.48%	716,412	716,412	115.74%	84.65%
POL/EPL	342,000	436,588	436,588	127.66%	92.99%	436,143	436,143	127.53%	92.48%	554,787	554,787	162.22%	84.65%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	89.77%	7,716	7,716	6.43%	89.30%	7,716	7,716	6.43%	82.02%
WORKER'S COMP	8,198,000	3,129,650	3,115,105	38.00%	98.81%	3,105,491	3,090,947	37.70%	98.70%	3,009,968	2,995,424	36.54%	96.21%
TOTAL ALL LINES	9,538,000	4,572,437	4,557,893	47.79%	98.15%	4,331,696	4,317,152	45.26%	97.99%	4,295,592	4,281,048	44.88%	94.97%
NET PAYOUT %	\$2,885,310			30.25%									

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		29		Last Month		28		Last Year		17	
		Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	280,797	15,431	15,431	5.50%	100.00%	15,431	15,431	5.50%	100.00%	16,220	16,220	5.78%	96.87%
GEN LIABILITY	634,000	629,703	629,703	99.32%	84.65%	614,588	614,588	96.94%	83.56%	626,798	626,798	98.86%	69.55%
POL/EPL	364,000	14,070	14,070	3.87%	84.65%	16,987	16,987	4.67%	83.56%	62,200	62,200	17.09%	69.55%
AUTO LIABILITY	134,000	97,633	97,633	72.86%	82.02%	97,633	97,633	72.86%	81.06%	64,442	64,442	48.09%	64.31%
WORKER'S COMP	8,639,000	3,694,048	3,684,673	42.65%	96.21%	3,616,837	3,607,463	41.76%	95.79%	2,794,380	2,785,006	32.24%	84.23%
TOTAL ALL LINES	10,051,797	4,450,886	4,441,512	44.19%	94.98%	4,361,477	4,352,103	43.30%	94.50%	3,564,040	3,554,665	35.36%	82.86%
NET PAYOUT %	\$2,308,379			22.96%									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		17		Last Month		16		Last Year		5	
		Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	292,000	445,038	445,038	152.41%	96.87%	444,238	444,238	152.14%	96.65%	378,485	378,485	129.62%	37.00%
GEN LIABILITY	651,000	381,104	381,104	58.54%	69.55%	380,296	380,296	58.42%	67.85%	63,185	63,185	9.71%	14.00%
POL/EPL	386,000	297,561	297,561	77.09%	69.55%	297,561	297,561	77.09%	67.85%	100,900	100,900	26.14%	14.00%
AUTO LIABILITY	151,000	100,481	100,481	66.54%	64.31%	99,531	99,531	65.91%	62.03%	21,142	21,142	14.00%	15.00%
WORKER'S COMP	9,031,000	2,747,998	2,747,998	30.43%	84.23%	2,639,085	2,639,085	29.22%	81.73%	447,141	447,141	4.95%	9.00%
TOTAL ALL LINES	10,511,000	3,972,183	3,972,183	37.79%	82.85%	3,860,711	3,860,711	36.73%	80.49%	1,010,853	1,010,853	9.62%	10.36%
NET PAYOUT %	\$1,736,257			16.52%									

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

2026	Budget	Current		5		Last Month		4		Last Year		-7	
		Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	293,000	15,700	15,700	5.36%	37.00%	512,200	512,200	174.81%	30.00%			N/A	N/A
GEN LIABILITY	572,000	46,434	46,434	8.12%	14.00%	38,248	38,248	6.69%	10.00%			N/A	N/A
POL/EPL	435,000	8,500	8,500	1.95%	14.00%	8,500	8,500	1.95%	10.00%	0	0	N/A	N/A
AUTO LIABILITY	175,000	22,492	22,492	12.85%	15.00%	20,992	20,992	12.00%	10.00%			N/A	N/A
WORKER'S COMP	9,177,000	1,534,717	1,534,717	16.72%	9.00%	1,190,178	1,190,178	12.97%	6.00%			N/A	N/A
TOTAL ALL LINES	10,652,000	1,627,843	1,627,843	15.28%	10.34%	1,770,118	1,770,118	16.62%	7.10%	0	0	N/A	N/A
NET PAYOUT %	\$411,579			3.86%									

Date: Effective as of July 1, 2026

Subject: Submission of new property damage claims

To ensure the timely processing of property claims, all insureds and their authorized representatives are advised to submit new property claims directly to their local Third-Party Administrator (TPA).

- Qual Lynx
- Brian Foster brian.foster@qual-lynx.com

When reporting a new claim, please:

- write “NEW CLAIM – OCEAN COUNTY COMMISSION – INSERT MEMBER NAME” in the email subject line
- include the insured's name, contact information, date/location of loss, description of damage (s) or circumstances of the loss as well as any supporting documentation, photographs, or estimates available at the time of submission

The local TPA will submit the claim to Vanguard for adjustment and subsequently issue all payments within the primary SIR (less deductible) as directed. Once the SIR has been met, Vanguard will take over issuance of payments.

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

Date: July 9, 2026

Subject: Subrogation reminder

New Jersey law allows insurance carriers to settle subrogation claims in the order that they're received. Due to this provision, failure to report claims timely can result in reduced subrogation recovery outcomes.

Furthermore, if the adverse party is considered a public entity, the notice of claim must be submitted to their carrier within 90 days for consideration.

To preserve New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) and Ocean County Insurance Commission's (OCIC JIF) subrogation rights and maximize recovery potential, all claims must be reported to your local Third-Party Administrator (TPA) immediately upon discovery

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 28-26

August 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 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
HOLMAN, FRENIA, ALLISON, P.C.	PROGRESS BILL 2025 Y/E AUDIT 08/26	12,249.30
		12,249.30
	Total Payments FY 2025	12,249.30

FUND YEAR 2026

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 2ND INSTALL 2026 08/26	1,824,927.20
		1,824,927.20
QUAL-LYNX	CLAIM SERVICES FOR 08/26 INV QL26-1734	26,325.00
		26,325.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/26	3.70
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/26	15,521.16
		15,524.86
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 08/26	1,883.00
		1,883.00
JULIE N. TARRANT	TREASURER FEE 08/26	469.92
		469.92
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 07/26 INV 268757	2,154.00
		2,154.00
CONNER STRONG & BUCKELEW	RISK MGMT FEE INV 645322 08/26	3,610.08
		3,610.08
COLUMN SOFTWARE PBC	ORD COL17870 INV 4597C97D-0031 08/26	52.60
		52.60
	Total Payments FY 2026	1,874,946.66
	TOTAL PAYMENTS ALL FUND YEARS	1,887,195.96

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

SUMMARY OF CHIEF FINANCIAL OFFICER'S ALL FUND YEARS COMBINED										
Current Fund Year: 2026 Month Ending: May										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	0	0	TOTAL
OPEN BALANCE	1,070,959.09	133,188.40	232,497.36	26,878,804.36	(894,388.51)	2,309,768.87	2,727,224.80	0.00	0.00	32,458,054.38
RECEIPTS										
Assessments	98,669.40	171,995.63	51,024.24	3,051,655.21	1,508,539.51	234,642.92	178,415.90	0.00	0.00	5,294,942.80
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,226.24	2,991.94	1,225.83	83,261.02	89.74	7,063.00	8,205.67	0.00	0.00	106,063.44
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,226.24	2,991.94	1,225.83	83,261.02	89.74	7,063.00	8,205.67	0.00	0.00	106,063.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	101,895.64	174,987.57	52,250.07	3,134,916.23	1,508,629.25	241,705.92	186,621.57	0.00	0.00	5,401,006.24
EXPENSES										
Claims Transfers	1,941.45	20,983.00	1,452.00	443,682.19	0.00	0.00	0.00	0.00	0.00	468,058.64
Expenses	0.00	0.00	0.00	0.00	0.00	50,141.92	0.00	0.00	0.00	50,141.92
Other *	0.00	0.00	0.00	0.00	0.00	116,015.54	0.00	0.00	0.00	116,015.54
TOTAL	1,941.45	20,983.00	1,452.00	443,682.19	0.00	166,157.46	0.00	0.00	0.00	634,216.10
END BALANCE	1,170,913.28	287,192.97	283,295.43	29,570,038.40	614,240.74	2,385,317.33	2,913,846.37	0.00	0.00	37,224,844.52

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	May			
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	\$32,458,054.19	30,082,972.69	190,893.14	2,184,188.36
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$99,637.50	\$97,789.20	\$1,848.30	\$6,425.95
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	\$99,637.50	\$97,789.20	\$1,848.30	\$6,425.95
9 Deposits - Purchases	\$6,048,033.62	\$5,295,340.18	\$752,693.44	\$0.00
10 (Withdrawals - Sales)	-\$1,271,291.38	-\$800,141.92	-\$471,149.46	-\$116,015.54
Ending Cash & Investment Balance	\$35,150,245.57	\$34,675,960.15	\$474,285.42	\$2,074,598.77
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$161,524.77	\$19,290.12	\$142,234.65	\$48,558.47
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$35,311,770.34	\$34,695,250.27	\$616,520.07	\$2,123,157.24



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	214	\$ 391,022.10	\$ 123,102.83	\$ 267,919.27	69%	\$ 48,225.71	93%
July	378	\$ 882,256.02	\$ 257,890.83	\$ 624,365.19	71%	\$ 111,332.12	94%
August							
September							
October							
November							
December							
Grand Total	1993	\$ 2,755,309.56	\$ 948,286.86	\$ 1,807,022.70	66%	\$ 317,529.12	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	35	\$ 131,578.32	\$ 56,204.12	\$ 75,374.20	57%	\$ 13,567.37	80%
July	54	\$ 121,400.75	\$ 40,872.14	\$ 80,528.61	66%	\$ 14,423.21	85%
August							
September							
October							
November							
December							
Grand Total	330	\$ 990,471.20	\$ 340,068.79	\$650,402.41	66%	\$112,776.53	76%

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
July 2026

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
ORTHO NJ LLC	Ortho/Neuro	49	\$ 257,547.00	\$ 33,392.02	\$224,154.98	87%
OCEAN MEDICAL CENTER	Hospital	2	\$ 155,195.98	\$ 41,623.54	\$113,572.44	73%
TOMS RIVER SURGERY CENTER	Ambulatory Surgery Center	2	\$ 104,484.93	\$ 30,263.02	\$ 74,221.91	71%
JERSEY SHORE UNIV MED CT	Hospital	2	\$ 69,275.78	\$ 26,582.06	\$ 42,693.72	62%
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	2	\$ 58,357.80	\$ 14,110.80	\$ 44,247.00	76%
KESSLER INSTITUTE FOR REHAB	Physical therapy/Occupational therapy	74	\$ 40,015.79	\$ 12,104.00	\$ 27,911.79	70%
COMMUNITY MEDICAL CENTER	Hospital	4	\$ 37,767.25	\$ 22,264.63	\$ 15,502.62	41%
HACKENSACK MERIDIAN TEAM HEALTH	Occupational Medicine/Urgent Care	90	\$ 30,719.00	\$ 16,354.20	\$ 14,364.80	47%
Shrewsbury Ambulatory Anesthesia LLC	Anesthesia/Pain Management	3	\$ 17,800.00	\$ 7,779.00	\$ 10,021.00	56%
IVYREHAB NETWORK INC	Physical therapy/Occupational therapy	16	\$ 10,351.00	\$ 1,505.00	\$ 8,846.00	85%
Grand Total		244	\$781,514.53	\$205,978.27	\$575,536.26	74%
OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
Center for Neuro Wellness	Behavioral Health	14	\$ 5,840.00	\$ 3,500.68	\$ 2,339.32	40%
MATTHEW J PITERA MD PA	Psychiatry	3	\$ 2,100.00	\$ 1,350.00	\$ 750.00	36%
FREEHOLD FIRST AID AND EMERGENCY	Ambulance	1	\$ 1,058.00	\$ 1,058.00	\$ -	0%
SANJAY SIKAND MD PC, PUD	Internal Medicine	1	\$ 612.00	\$ 612.00	\$ -	0%
ELECTROSTIM MEDICAL SERVICES	Durable Medical Equipment	1	\$ 290.16	\$ 289.16	\$ 1.00	0%
EAR NOSE THROAT OF NEW JERSEY	Otolaryngology (ENT)	1	\$ 160.00	\$ 160.00	\$ -	0%
Grand Total		20	\$ 9,900.16	\$ 6,809.84	\$ 3,090.32	31%



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

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
ORTHO NJ LLC	Ortho/Neuro	7	\$ 48,536.00	\$ 12,985.80	\$ 35,550.20	73%
ORTHO NJ LLC	Anesthesia/Pain Management	8	\$ 14,004.00	\$ 2,134.28	\$ 11,869.72	85%
NORTHERN MONMOUTH REG SURGERY	Ambulatory Surgery Center	1	\$ 12,348.00	\$ 3,622.50	\$ 8,725.50	71%
LAKEWOOD SURGERY CENTER	Ambulatory Surgery Center	1	\$ 11,946.00	\$ 3,622.50	\$ 8,323.50	70%
SOUTH JERSEY REHAB & SPINE INC	Physical Medicine & Rehabilitation	3	\$ 6,700.00	\$ 2,413.70	\$ 4,286.30	64%
KESSLER INSTITUTE FOR REHAB	Physical therapy/Occupational therapy	5	\$ 4,685.74	\$ 1,360.00	\$ 3,325.74	71%
THE PLASTIC SURGERY CENTER PA	Plastic/Reconstructive Surgery	3	\$ 4,284.00	\$ 2,621.17	\$ 1,662.83	39%
THOMPSON HEALTHCARE & SPORTS MED	Physical therapy/Occupational therapy	7	\$ 3,240.00	\$ 2,008.80	\$ 1,231.20	38%
JERSEY SHORE UNIV MED CT	Hospital	2	\$ 3,018.37	\$ 2,656.17	\$ 362.20	12%
Shrewsbury Ambulatory Anesthesia LLC	Anesthesia/Pain Management	2	\$ 3,000.00	\$ 1,536.00	\$ 1,464.00	49%
Grand Total		39	\$111,762.11	\$34,960.92	\$ 76,801.19	69%

OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
ADVANCED RECOVERY SPECIALISTS	Ortho/Neuro	1	\$ 4,500.00	\$ 4,500.00	\$ -	0%
PALMETTO SPINE AND PAIN CARE	Anesthesia/Pain Management	3	\$ 866.00	\$ 425.41	\$ 440.59	51%
SHORE SPINE AND PAIN	Anesthesia/Pain Management	1	\$ 712.00	\$ 428.57	\$ 283.43	40%
MATTHEW J PITERA MD PA	Psychiatry	1	\$ 700.00	\$ 450.00	\$ 250.00	36%
INNER HEALTH COUNSELING SERVICES	Behavioral Health	1	\$ 600.00	\$ 200.00	\$ 400.00	67%
OPHTHALMIC PARTNERS PC	Ophthalmology	1	\$ 405.00	\$ 210.00	\$ 195.00	48%
Grand Total		8	\$ 7,783.00	\$ 6,213.98	\$ 1,569.02	20%



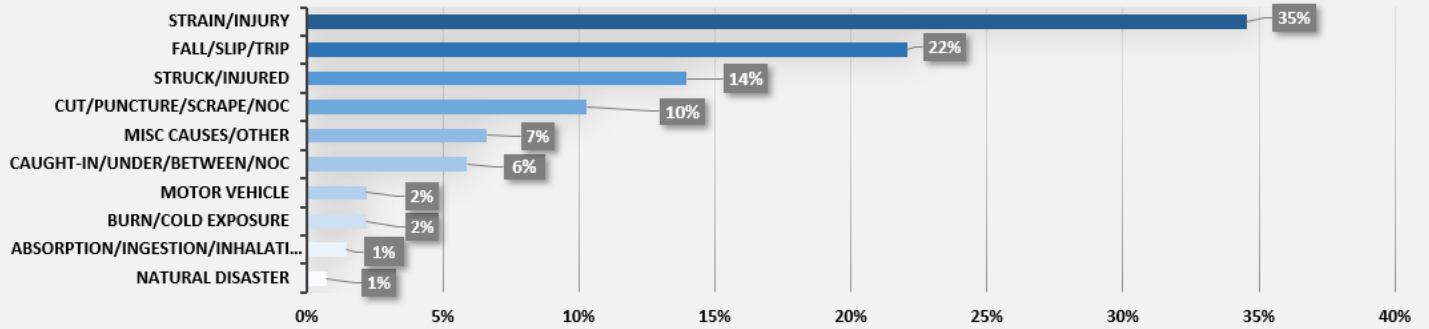
OCIC Intake July YTD

2026	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	GRAND TOTAL
January	8	14	1	23
February	11	14	0	25
March	7	11	1	19
April	6	8	0	14
May	6	17	0	23
June	2	14	0	16
July	4	11	1	16
August				
September				
October				
November				
December				
Grand Total	44	89	3	136

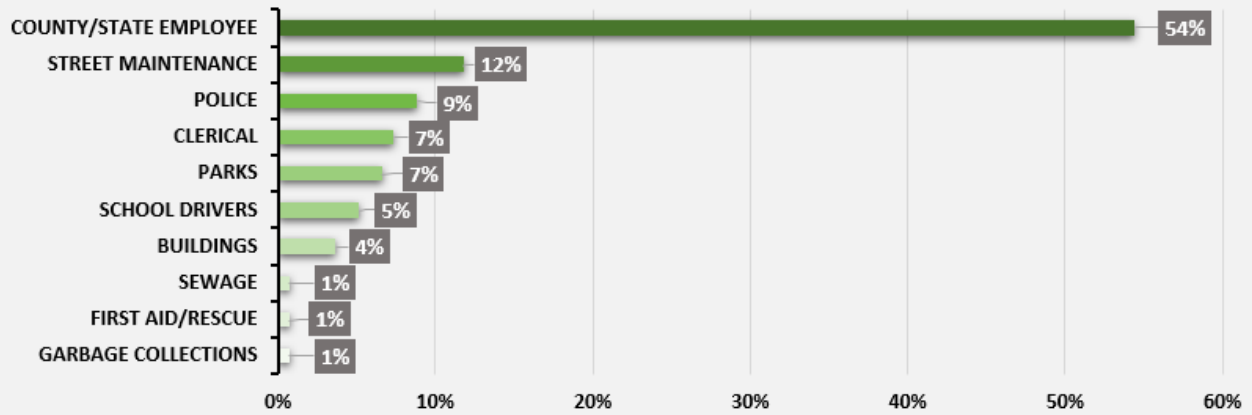
Claim Hotspots by Department and Cause

	STRAIN/ INJURY	FALL/SKIP/ TRIP	STRUCK/ INJURED	CUT/PUNCTURE	MISC CAUSES/OTHER	CAUGHT- IN/UNDER	MOTOR VEHICLE	BURN/COLD EXPOSURE	ABSORPTION/INGESTION /INHALATION	NATURAL DISASTER
COUNTY/STATE EMPLOYEE	18%	13%	5%	7%	4%	3%	2%	1%	1%	
STREET MAINTENANCE	5%	1%	2%	1%	1%	1%				
POLICE	6%	1%	1%			1%				
CLERICAL	1%	4%	1%	1%	1%					
PARKS	1%		2%	1%		1%		1%		
SCHOOL DRIVERS	2%		1%	1%	1%					
BUILDINGS	1%	1%	1%							1%
SEWAGE		1%								
FIRST AID/RESCUE		1%								
GARBAGE COLLECTIONS		1%								

CLAIMS BY CLAIM CAUSE DESCRIPTION YTD JULY 2026



CLAIMS BY DEPARTMENTS YTD July 2026



SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: August 18, 2026
DATE OF MEETING: August 28, 2026

OCIFC SERVICE TEAM

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

JULY – AUGUST 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 16:** Attended the OCIFC meeting.
- **August 13:** Attended the OCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 24:** One session of Work Zone Safety is scheduled for OCIFC.
- **August 26:** One session of Work Zone Safety is scheduled for OCIFC.
- **August 28:** 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](#):

- Safety Recall Alert - Kobalt Battery Power Yard Tools
- Training Announcement - Echelon Front Training Coming Soon
- Jake's Law – Accessibility in Playgrounds – Best Practices

- Bleachers & Grandstands – Best-Practices
- Fire & EMS Bulletin: Rhabdomyolysis Awareness Prevention – 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 attendees 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. *(September through October 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 that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or 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 members can view 24/7 on the NJCE Learning Management System (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:

- 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. 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 about the Program, please visit the NJCE Leadership Academy webpage.



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. ([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.

September through October 2026 Safety Training Schedule

Click on the “Class Topic” to Register and for the Course Description

DATE	CLASS TOPIC	TIME
9/1/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
9/1/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
9/1/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
9/1/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/2/26	Bloodborne Pathogens	8:30 - 9:30 am
9/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
9/2/26	Fire Safety & Emergency Action Plans	10:00 - 11:00 am
9/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/3/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
9/3/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
9/3/26	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/8/26	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/10/26	Chipper Safety	8:00 - 9:00 am
9/10/26	Chainsaw Safety	9:30 - 10:30 am
9/10/26	Asbestos Awareness	4:00 - 6:00 pm
9/11/26	Personal Protective Equipment	8:30 - 10:30 am
9/11/26	Mower Safety	11:00 - 12:00 pm
9/14/26	Confined Space Entry	9:00 - 12:00 pm
9/14/26	Fire Safety & Emergency Action Plans	1:00 - 2:00 pm
9/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
9/15/26	Productive Meetings Best Practices (Zoom Meeting)	1:00 - 2:30 pm
9/16/26	Hearing Conservation	7:30 - 8:30 am
9/16/26	Work Zone: Flagger	9:00 - 10:00 am
9/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm

9/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/17/26	Fire Extinguisher Safety	8:30 - 9:30 am
9/17/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/17/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
9/17/26	Introduction to Management Skills (Zoom Meeting)	10:00 - 12:00 pm
9/18/26	Fall Protection Awareness	8:30 - 10:30 am
9/18/26	Bloodborne Pathogens	11:00 - 12:00 pm
9/18/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/21/26	Leaf Collection Safety	8:30 - 10:30 am
9/21/26	Public Employers: What You Need to Know (Zoom Meeting)	10:00 - 11:30 am
9/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/22/26	Chipper Safety	8:30 - 9:30 am
9/22/26	Chainsaw Safety	10:00 - 11:00 am
9/22/26	Work Zone: Flagger	1:00 - 2:00 pm
9/23/26	Mower Safety	7:30 - 8:30 am
9/23/26	Bloodborne Pathogens	9:00 - 10:00 am
9/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
9/23/26	Driving Safety Awareness	10:30 - 12:00 pm
9/24/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
9/24/26	Personal Protective Equipment	1:00 - 3:00 pm
9/25/26	Confined Space Entry	8:30 - 11:30 am
9/25/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
9/25/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
9/28/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
9/28/26	Snow Removal Safety	9:30 - 11:30 am
9/29/26	Shop and Tool Safety	8:30 - 9:30 am
9/29/26	Fire Extinguisher Safety	10:00 - 11:00 am
9/29/26	AI Best Practices	11:00 - 12:30 pm
9/29/26	Leaf Collection Safety	1:00 - 3:00 pm
9/30/26	Hearing Conservation	8:30 - 9:30 am
9/30/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/1/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/26	Bloodborne Pathogens	10:00 - 11:00 am
10/2/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/5/26	Mower Safety	8:30 - 9:30 am
10/5/26	Fire Safety & Emergency Action Plans	10:00 - 11:00 am
10/5/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/6/26	Back Safety/Material Handling	9:00 - 10:00 am
10/6/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/6/26	Chipper Safety	10:30 - 11:30 am
10/6/26	Chainsaw Safety	1:00 - 2:00 pm
10/7/26	Hearing Conservation	7:30 - 8:30 am
10/7/26	Work Zone: Flagger	9:00 - 10:00 am
10/7/26	Ethics for NJ Local Government Employees (Camden)*	9:00 - 11:00 am
10/7/26	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/26	Protecting Children from Abuse In New Jersey Local Government Programs (Camden)*	11:30 - 1:00 pm
10/7/26	Driving Safety Awareness	1:00 - 2:30 pm
10/8/26	Confined Space Entry	8:30 - 11:30 am

10/8/26	Fall Protection Awareness	1:00 - 3:00 pm
10/9/26	Heavy Equipment Safety	7:30 - 9:30 am
10/9/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
10/9/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/9/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
10/9/26	Personal Protective Equipment	1:00 - 3:00 pm
10/12/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
10/12/26	Asbestos Awareness	10:00 - 11:30 am
10/13/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/13/26	Ethical Decision Making	9:00 - 11:30 am
10/13/26	The Power of Collaboration (Atlantic)*	9:00 - 12:00 pm
10/13/26	Bloodborne Pathogens	10:00 - 11:00 am
10/13/26	Leaf Collection Safety	1:00 - 3:00 pm
10/14/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
10/15/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/26	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/16/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
10/16/26	Introduction to Understanding Conflict (Zoom Meeting)	10:00 - 12:00 pm
10/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
10/19/26	Snow Removal Safety	1:00 - 3:00 pm
10/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
10/20/26	Fire Extinguisher Safety	11:00 - 12:00 pm
10/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
10/21/26	Chipper Safety	8:30 - 9:30 am
10/21/26	Chainsaw Safety	10:00 - 11:00 am
10/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/21/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
10/22/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/26	Leaf Collection Safety	8:30 - 10:30 am
10/23/26	Fire Safety & Emergency Action Plans	11:00 - 12:00 pm
10/23/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/26/26	Work Zone: Flagger	8:30 - 9:30 am
10/26/26	Personal Protective Equipment	10:00 - 12:00 pm
10/26/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
10/27/26	Confined Space Entry	8:30 - 11:30 am
10/27/26	AI Best Practices	11:00 - 12:30 pm
10/27/26	Sanitation and Recycling Safety	1:00 - 3:00 pm
10/28/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
10/28/26	Shop and Tool Safety	11:00 - 12:00 pm
10/29/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/29/26	Snow Removal Safety	1:00 - 3:00 pm
10/30/26	Hearing Conservation	8:30 - 9:30 am
10/30/26	Mower Safety	10:00 - 11:00 am
10/30/26	Playground Safety Inspections	1:00 - 3:00 pm

ZOOM SAFETY TRAINING GUIDELINES

*Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.***

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.
- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

Please Note: *The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed if the user logged in and viewed the training on their Own.*



2026 MSI-NJCE EXPO

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

The training topics will include:

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

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. 29-26

**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: August 28, 2026

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

Appendix I

Minutes

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 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	Excused
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 Robyn Walcoff
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Mary Ann Sander Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradek, Esq. Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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ALSO PRESENT:

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

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF JUNE 18, 2026

MOTION TO APPROVE OPEN MINUTES OF JUNE 18, 2026

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the committee met on June 9 and said the meeting was in person and well attended. Mr. Prince advised a variety of training topics were discussed. Mr. Prince noted the next meeting was scheduled for September 8 at 1:30 p.m. Chair Greitz said the meeting could be held at the Fire and First Aid Training Center or location 1005. Chair Greitz stated he would discuss the location with Ms. DePaola and advise. Mr. Prince said the meeting time could be changed if necessary.

CLAIMS COMMITTEE: Ms. Walcoff reported the Claims Committee last met on July 9 and reviewed the claims presented for authority. Ms. Walcoff said if there were no questions, she would request a motion to accept the Claims Committee's recommendation to approve the claims as presented during the Claims Committee meeting on July 9, 2026.

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

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

EXECUTIVE DIRECTOR REPORT:

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 June. Executive Director said there were (6) six 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:	Chair Greitz
Vote:	2 Ayes, 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE was scheduled to meet again on Friday, June 26 and the Finance Committee met on June 17. Executive Director said one of the key items was the approval of the 12-31-25 audit, which went exceptionally well. Executive Director advised the NJCE was continuing their property appraisal program, and they would provide reimbursements with a cap of \$20,000 for member property appraisals completed in 2026. Executive Director said the Underwriting Manager had an Excess Pollution Liability quote for specified locations and there would be a special NJCE meeting to present information to the Board of Commissioners. Executive Director reported they received authority to hire a lobbyist to help with legislation. Executive Director noted the MEL program has been successful working with a lobbyist since 1990. Executive Director reported at the NJCE level we are going to consolidate some of the older years and set up a legacy program very similar to what we do here in Ocean. Lastly, Executive Director advised the excess carriers were offering property risk engineering services. The Underwriting Office will reach out to you for your top 3 locations you would like to have inspected. Executive Director said we are encouraging all counties to do this due to our property losses this year. Executive Director asked if anyone had any questions on the NJCE report.

OCIFC FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda and we continue to trend in the right direction. Executive Director reported as of April 30, 2026 there was a statutory surplus of \$4,870,257. Executive Director said there was a cash balance of \$32,458,054. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,364,720 of the surplus was the OCIFC's share of the NJCE equity. In response to Chair Greitz's inquiry, Executive Director said Ocean was in the top 3, Camden was first and then followed by Ocean and Gloucester. Executive Director noted this year we could probably start talking about dividends. Ms. Tarrant advised that dividends are usually discussed later in the year when the assessments are figured out. Executive Director pointed out the actuary is starting to work on the loss funds for 2027 and he was expecting good news.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE March Financial Fast Track was included in the agenda. Executive Director said as of March 31, 2026 the NJCE had a surplus of \$18,577,166. Executive Director noted the total cash amount was \$35,971,845. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$7,207,551. Executive Director noted we are having a tough year with numerous property losses.

AUGUST MEETING: Executive Director reminded the Commission the August meeting was changed to Friday, August 28, 2026 at 10:00 a.m. Executive Director thanked everyone for changing the meeting date.

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 July Bills List, Resolution 26-26, in the amount of \$49,394.66.

MOTION TO APPROVE RESOLUTION 26-26 JULY BILLS LIST

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

Ms. Tarrant said the next two pages were your actual individual financials and noted the balances are actually at \$34 million with the May assessments and you are doing very well also on investments.

CLAIMS ADMINISTRATOR: Ms. Gallo reviewed the Cumulative Savings Summary Reports which were included in the agenda for the Commission and also the Legacy Claims providing the year-to-date totals, January through June.

COMMISSION MONTH	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Jan - June	1615	\$1,873,053.54	\$690,396.03	\$1,182,657.51	63%	\$206,197.00	93%

LEGACY MONTH	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
Jan- June	276	\$869,070.45	\$299,196.65	\$569,873.80	66%	\$9,222.30	86%

Ms. Gallo continued to review the June Top 10 Providers by Charges and noted the highest charge volume came from Ortho NJ, Manchester Surgery Center and Community Medical Center. Ms. Gallo noted network performance remained strong with savings exceeding 72% across the top network providers. Ms. Gallo reported Jersey Shore University Medical Center represented the largest volume in June for legacy claims, overall providers delivered approximately 58% of savings. Lastly, Ms. Gallo advised that 120 workers compensation claims were reported year to date consisting of 30 indemnity, 86 medical only, 4 report only claims with 15 new claims reported in June. Ms. Gallo noted the top injury type was strain and injury type followed by fall slips and trips. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised the Safety Director report was included in the agenda and listed all of the Risk Control Activities for the months of June and July. Mr. Prince said all of the training opportunities were included through September 30 and they were placed on the NJCE website for review and registration. Mr. Prince advised he was also working with Ms. DePaola and her team to do some in-person work zone safety training and when he returned to the office they were going to try and finalize the dates. Mr. Prince noted he would probably be teaching one of the classes. Mr. Prince said they have seen a lot of PEOSH activity around the state, indoor air quality and obviously heat illness prevention. Mr. Prince advised those written programs were placed on the website as well for review. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander said not too much to report this month and noted the recycling center was phasing out as it was moving along. Ms. Sander told Qual Lynx they appreciated the claims by cause information; it was very helpful and requested a chart that shows by department so we could see where all the strain injuries were happening and Mr. Prince could focus on those areas. Ms. DePaola noted this month there were numerous strains at the library. Ms. Sander concluded her report unless there were any questions.

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

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Commissioner Fiure
Second:	Chair Greitz
Vote:	2 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:	Chair Greitz
Vote:	2 Ayes, 0 Nays

Chair Greitz advised he did not believe there was a need for closed session and said our next meeting would be on August 28, 2026 at 10:00.

MOTION TO ADJOURN:

Moved:	Commission Fiure
Second:	Chair Greitz
Vote:	2 Ayes, 0 Nays

MEETING ADJOURNED: 10:34 a.m.

Cathy Dodd, Assisting Secretary