

**OCEAN COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 17, 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: September 17, 2026
10:00 A.M.**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: August 28, 2026 Open Minutes.....Appendix I**
August 28, 2026 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE: None**

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

 - ☐ Motion to accept the Claim Committee's recommendation to approve the claims as presented during the Claims Committee Meeting of September 10, 2026 (*Roll call Vote*)

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

- ☐ **TREASURER – Julie Tarrant**
Resolution 31-26, September Bills List – *Motion (Roll Call Vote)*..... Page 15
Treasurer Report.....Pages 16-17

- ☐ **CLAIMS ADMINISTRATOR– QUAL LYNX**Pages 18-23

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 24-34

- ☐ **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 32-26 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: TBD

OCEAN COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: September 17, 2026

Memo to: Commissioners of the Ocean County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2025 Audit Report (Pages 4-6)** - The Auditor's Report as of December 31, 2025, has been sent under separate cover to the Fund Commissioners and Commission Treasurer. HFA Certified Public Accountants & Advisors will participate in the meeting to review the audit. We will be seeking approval of the 2025 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-6 is Resolution 30-26, Certification of Annual Audit Report for Period ending December 31, 2025, along with the Group Affidavit Form.

- ☐ **Motion to approve Resolution 30-26, Certification of Annual Audit Report for Period Ending December 31, 2025**

- ☐ **RFP for Professional Services** – The Insurance Commission Service Agreements for the Actuary, Auditor, Commission Attorney, Treasurer, Special Conflict Litigation, and Third-Party Administration Services expire as of December 31, 2026. The Fund Office will issue draft copies of the RFP's and send to the Commission Attorney for review and approval before they are advertised.

- ☐ **Motion to authorize the Fund Office to advertise Request for Proposals for the positions of Actuary, Auditor, Commission Attorney, Special Conflict Litigation, and Treasurer**

- ☐ **October Meeting** – Our next meeting is scheduled for Thursday, October 15. However, Executive Director has a conflict this day. We are suggesting the meeting be rescheduled to **Friday, October 16, 2026 at 1:00 p.m. or Thursday, October 22, 2026 at 3:00 p.m.**

- ☐ **Motion to reschedule the October meeting to _____**

- ☐ **Health Insurance** – We have received notification that the Insurance Commission will be expanded to include health insurance for the member entities. The Fund Office is currently in the process of drafting amended Rules & Regulations to incorporate the health insurance coverage. Once the amended Rules & Regulations are completed, they will be forwarded to the Commission Attorney for review and subsequently provided to the Commissioners. We would like to schedule a Public Hearing regarding the proposed amendments to the Rules & Regulations at our next Commission meeting on _____. Executive Director will provide more information during the meeting.

- ☐ **Motion to schedule a Public Hearing on _____ at the Administration Building, Room 304, 101 Hooper Avenue, Toms River, NJ**

- ❑ **Certificate of Insurance Issuance Report (Page 7)** – Included in the agenda on page 7 is a copy of the certificate of insurance issuance report from the NJCE listing the certificates issued for the month of August. There were (5) five certificates of insurance issued during the month of August.
 - ❑ **Motion to approve the certificate of insurance report**
- ❑ **New Jersey Counties Excess Joint Insurance Fund** – The next regular meeting is scheduled for Friday, September 18, 2026 at 9:30 a.m., virtually.
- ❑ **NJCE Pre-Renewal Webinar (Page 8)** – The Underwriting Manager Team will be hosting a Pre-Renewal Webinar on **Tuesday, September 22, 2026 at 10:00 a.m.** The Underwriting Manager will cover the current state of the insurance market and anticipated program changes for the upcoming renewal. Included in the agenda on page 8 is a copy of the information with the link to register. We encourage everyone to attend this important webinar.
- ❑ **NJCE 2027 Renewal Process** – 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 were once again available through **Broker Buddha**. All information was due on Friday, September 4, 2026. The Fund Office will follow up with the member entities for any items not completed.
- ❑ **2027 Membership Renewal** – The Fund Office will send a sample resolution and agreement to the County, Board of Social Services, Library, and Mosquito Commission to renew their membership in the Commission for another three years beginning January 1, 2027. The Board of Health and Utilities Authority will renew on January 1, 2028. The current resolution for the BOSS, Library and Mosquito Commission includes language for employee health insurance.
- ❑ **OCIFC Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2026** there is a surplus of **\$5,383,450**. 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 **June 30, 2026** is **\$1,364,790**. The total cash amount is **\$36,445,568**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2026** the NJCE has a surplus of **\$18,114,071**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$32,528,383**.
- ❑ **Claim Tracking Reports (Pages 13-14)** – The Claim Tracking Reports are on pages 13-14 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of June 30, 2026 with the Commission.
- ❑ **2026 Property & Casualty Assessments** – This is a reminder the third assessment payment for 2026 is due on October 15, 2026. The Fund Office e-mailed the Statement of Accounts to the member entities. Checks can be made payable to the Ocean County Insurance Fund Commission and should be sent to Julie Tarrant, Treasurer.
- ❑ **2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 111th annual conference is scheduled for November 17 through November 19 at the Atlantic City Convention Center in Atlantic City. More information will follow.

RESOLUTION 30-26

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2025**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2025 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 17, 2026.

Robert A. Greitz, Chairperson

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the
OCEAN COUNTY INSURANCE FUND COMMISSION

We members of the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Ocean County Insurance Fund Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2025.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Michael J. Fiure

(L.S.) Michelle I. Gunther

(L.S.)

Attest:

ROBERT A. GREITZ
Chairperson

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803,
Trenton, NJ 08625

Ocean County Insurance Commission – SIR

Certificate of Insurance Monthly Report

From 8/1/2026 To 9/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Stafford I - Ocean County Board of Health	260 East Bay Avenue Manahawkin, NJ 08050	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.	8/10/2026 #6644204	GL AU EX WC OTH
H - NJ TRANSIT Local Programs and I - County of Ocean	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: SY 2027 NJ-JARC Round 13 (July 1, 2026 June 30, 2027) Agreement NJ TRANSIT, the State of New Jersey, and any other party of interest designed by NJ TRANSIT are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2027 NJ-JARC Round 13 (July 1, 2026 June 30, 2027) Agreement.	8/12/2026 #6647454	GL AU EX WC OTH
H - Jenkinson's South, Inc. I - County of Ocean	500 Boardwalk Point Pleasant Beach, NJ 08742	RE: Use of Premises- Events Evidence of insurance as respects use of premises for County events during the current calendar year.	8/25/2026 #6651384	GL AU EX WC OTH
H - NJ Department of Human Services, I - Ocean County Board of Health	Div of Mental Health & Addiction Services 120 S. Stockton Street PO Box 362, Trenton, NJ 08625	RE: Mental Health and Addiction Services Evidence of insurance as respect to Mental Health and Addiction Services for the current calendar year.	8/25/2026 #6651436	GL AU EX WC OTH
H - NJ TRANSIT Local Programs and I - County of Ocean	Minibus Support 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: SY 2027 NJ-JARC Round 13 (July 1, 2026 June 30, 2027) Agreement NJ TRANSIT, the State of New Jersey, and any other party of interest designed by NJ TRANSIT are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2027 NJ-JARC Round 13 (July 1, 2026 June 30, 2027) Agreement.	8/26/2026 #6651995	GL AU EX WC OTH
Total # of Holders: 5				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

Please join the NJCE Underwriting Manager for a presentation on the 2027 pre-renewal via an interactive webinar on **Tuesday, September 22, 2026 at 10:00am.** The Underwriting Manager will cover the current state of the market and anticipated program changes.

To attend please register through the following link:

https://permainc.zoom.us/webinar/register/WN_nJLfpz-pQla7frFmOjAQ6A

Please feel free to extend this webinar invitation to others that may benefit from it.

The webinar will be recorded and posted to the NJCE website www.njce.org

OCEAN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	June 30, 2026		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,335,553	8,013,315	64,072,869	72,086,184
2.	CLAIM EXPENSES					
		Paid Claims	450,638	2,875,956	19,239,203	22,115,159
		Case Reserves	321,661	893,637	11,650,041	12,543,678
		IBNR	(290,866)	992,585	17,403,510	18,396,095
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	(65,274)	(241,777)	(2,969,513)	(3,211,290)
	TOTAL CLAIMS		416,159	4,520,401	45,323,241	49,843,642
3.	EXPENSES					
		Excess Premiums	376,804	2,260,823	16,938,022	19,198,845
		Administrative	51,867	313,544	2,448,032	2,761,576
	TOTAL EXPENSES		428,671	2,574,367	19,386,054	21,960,421
4.	UNDERWRITING PROFIT (1-2-3)		490,723	918,548	(636,426)	282,122
5.	INVESTMENT INCOME		100,974	575,347	3,161,191	3,736,538
6.	PROFIT (4 + 5)		591,697	1,493,894	2,524,765	4,018,659
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	40,675	40,675
9.	DIVIDEND EXPENSE		0	0	(40,675)	(40,675)
10.	SURPLUS TRANSFER		0	0	0	0
11.	INVESTMENT IN JOINT VENTURE		0	0	1,364,790	1,364,790
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		591,697	1,493,894	3,889,556	5,383,450
SURPLUS (DEFICITS) BY FUND YEAR						
	2021		(57,745)	(63,034)	(2,474,788)	(2,537,822)
	2022		(105,884)	(65,724)	(1,438,978)	(1,504,702)
	2023		(83,380)	242,029	3,702,719	3,944,747
	2024		434,512	704,448	2,482,971	3,187,418
	2025		65,391	241,928	1,617,633	1,859,561
	2026		338,802	434,249		434,249
TOTAL SURPLUS (DEFICITS)			591,697	1,493,894	3,889,556	5,383,450
TOTAL CASH						36,445,568

OCEAN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2021					
	Paid Claims	57,585	326,915	6,210,972	6,537,887
	Case Reserves	137,239	62,259	2,384,212	2,446,471
	IBNR	(150,669)	(352,603)	1,245,330	892,727
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	15,040	35,297	(380,220)	(344,922)
TOTAL FY 2021 CLAIMS		59,195	71,868	9,460,294	9,532,162
FUND YEAR 2022					
	Paid Claims	48,803	594,618	7,022,784	7,617,402
	Case Reserves	211,964	(280,187)	3,147,032	2,866,845
	IBNR	(154,698)	(236,725)	1,561,444	1,324,719
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	7,927	40,291	(449,872)	(409,581)
TOTAL FY 2022 CLAIMS		113,996	117,996	11,281,388	11,399,385
FUND YEAR 2023					
	Paid Claims	28,559	281,702	2,611,751	2,893,453
	Case Reserves	(23,456)	(247,148)	1,896,275	1,649,128
	IBNR	78,596	(207,079)	2,419,536	2,212,457
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	21,051	62,604	(423,922)	(361,319)
TOTAL FY 2023 CLAIMS		104,750	(109,921)	6,503,640	6,393,719
FUND YEAR 2024					
	Paid Claims	73,120	235,186	2,237,514	2,472,700
	Case Reserves	(183,623)	(155,800)	2,105,309	1,949,509
	IBNR	(356,090)	(737,533)	4,658,005	3,920,472
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	54,843	93,697	(703,241)	(609,544)
TOTAL FY 2024 CLAIMS		(411,749)	(564,450)	8,297,588	7,733,137
FUND YEAR 2025					
	Paid Claims	148,585	931,564	1,156,182	2,087,746
	Case Reserves	123,976	242,689	2,117,213	2,359,902
	IBNR	(367,458)	(1,371,815)	7,519,195	6,147,380
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	54,522	112,792	(1,012,259)	(899,467)
TOTAL FY 2025 CLAIMS		(40,376)	(84,770)	9,780,331	9,695,560
FUND YEAR 2026					
	Paid Claims	93,985	505,971		505,971
	Case Reserves	55,560	1,271,824		1,271,824
	IBNR	659,454	3,898,341		3,898,341
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(218,656)	(586,457)		(586,457)
TOTAL FY 2026 CLAIMS		590,343	5,089,678	0	5,089,678
COMBINED TOTAL CLAIMS		416,159	4,520,401	45,323,241	49,843,642

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		June 30, 2026		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,668,064	22,008,385	369,829,068	391,837,453
2.	CLAIM EXPENSES					
		Paid Claims	218,361	4,323,787	29,596,460	38,385,614
		Case Reserves	3,159,242	2,885,330	12,305,536	11,102,480
		IBNR	(2,533,217)	276,626	19,408,209	19,307,855
		Discounted Claim Value	382,257	(166,569)	(4,230,960)	(4,397,529)
		Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS		1,226,643	7,215,475	56,910,426	64,125,901
3.	EXPENSES					
		Excess Premiums	2,440,042	14,644,229	265,514,382	280,158,611
		Administrative	235,373	1,408,494	25,830,190	27,238,684
	TOTAL EXPENSES		2,675,415	16,052,723	291,344,572	307,397,295
4.	UNDERWRITING PROFIT (1-2-3)		(233,994)	(1,259,812)	21,574,070	20,314,257
5.	INVESTMENT INCOME		85,358	507,320	4,500,045	5,007,365
6.	PROFIT (4+5)		(148,636)	(752,493)	26,074,115	25,321,622
7.	Dividend		0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)		(148,636)	(752,493)	18,866,564	18,114,071
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy		111,958	653,971	0	653,971
	Closed Years		17,139	(302,199)	14,115,983	13,813,784
	2020		(93,347)	211,116	1,131,810	1,342,926
	2021		54,742	(172,465)	(365,013)	(537,478)
	2022		(1,137,143)	(1,368,343)	928,915	(439,428)
	2023		(535,696)	(162,847)	(2,982,758)	(3,145,605)
	2024		(140,453)	229,406	385,652	615,058
	2025		228,014	313,147	5,651,976	5,965,123
	2026		1,346,150	(154,279)		(154,279)
TOTAL SURPLUS (DEFICITS)			(148,636)	(752,493)	18,866,564	18,114,071
TOTAL CASH						32,528,383

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2026				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
LEGACY				
Paid Claims	(89,690)	231,546	0	231,546
Case Reserves	(8,115)	(399,654)	0	(399,654)
IBNR	(31,633)	(67,987)	0	(67,987)
Discounted Claim Value	23,909	(401,963)	0	(401,963)
Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS	(105,529)	(638,058)	0	(638,058)
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	92,118	196,056	2,059,147	2,255,203
Case Reserves	(84,759)	(70,950)	952,692	881,742
IBNR	77,185	(246,644)	604,550	357,906
Discounted Claim Value	13,924	46,988	(193,474)	(146,485)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	98,467	(178,249)	3,254,096	3,075,847
FUND YEAR 2021				
Paid Claims	213,571	242,587	3,403,434	3,646,022
Case Reserves	(297,279)	286,130	1,880,569	2,166,700
IBNR	(16,082)	(344,617)	1,035,311	690,694
Discounted Claim Value	53,481	25,615	(375,778)	(350,163)
TOTAL FY 2021 CLAIMS	(46,309)	209,716	5,943,537	6,153,252
FUND YEAR 2022				
Paid Claims	1,020	2,399,065	2,273,066	4,672,131
Case Reserves	645,945	(588,610)	1,716,601	1,127,990
IBNR	400,252	(522,093)	1,784,444	1,262,352
Discounted Claim Value	94,482	114,298	(379,863)	(265,565)
TOTAL FY 2022 CLAIMS	1,141,699	1,402,661	5,394,248	6,796,909
FUND YEAR 2023				
Paid Claims	1,342	218,210	5,375,202	5,593,413
Case Reserves	998,553	1,040,778	694,406	1,735,184
IBNR	(474,106)	(1,113,942)	4,501,726	3,387,785
Discounted Claim Value	18,793	71,776	(694,458)	(622,682)
TOTAL FY 2023 CLAIMS	544,582	216,822	9,876,877	10,093,699
FUND YEAR 2024				
Paid Claims	0	157,853	2,203,383	2,361,236
Case Reserves	(5,098)	73,974	2,414,779	2,488,753
IBNR	103,671	(541,388)	4,710,250	4,168,861
Discounted Claim Value	51,610	138,334	(982,534)	(844,201)
TOTAL FY 2024 CLAIMS	150,183	(171,228)	8,345,877	8,174,650
FUND YEAR 2025				
Paid Claims	0	126,002	536,878	662,879
Case Reserves	(5,009)	(181,355)	558,103	376,748
IBNR	(250,099)	(232,346)	6,394,948	6,162,602
Discounted Claim Value	43,629	74,197	(1,160,711)	(1,086,514)
TOTAL FY 2025 CLAIMS	(211,478)	(213,502)	6,329,218	6,115,716
FUND YEAR 2026				
Paid Claims	0	752,468		752,468
Case Reserves	1,915,005	2,725,018		2,725,018
IBNR	(2,342,407)	3,345,642		3,345,642
Discounted Claim Value	82,428	(679,958)		(679,958)
TOTAL FY 2026 CLAIMS	(344,973)	6,143,170	0	6,143,170
COMBINED TOTAL CLAIMS	1,226,643	7,215,475	56,910,426	64,125,901
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							
June 30, 2026							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	1	2	4	7
June-26	0	0	0	1	2	4	7
NET CHGE	0	0	0	0	0	0	0
Limited Reserves							\$15,110
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	\$0	\$0	\$0	\$1,110	\$100,000	\$6,781	\$107,891
June-26	\$0	\$0	\$0	\$1,110	\$100,000	\$4,659	\$105,769
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$2,122)	(\$2,122)
Ltd Incurred	\$0	\$292,392	\$6,710	\$15,431	\$445,038	\$17,789	\$777,360
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	2	78	11	26	53	32	202
June-26	2	78	11	24	47	39	201
NET CHGE	0	0	0	-2	-6	7	-1
Limited Reserves							\$9,199
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	\$45,977	\$247,332	\$703,040	\$572,037	\$313,141	\$43,830	\$1,925,358
June-26	\$85,989	\$369,868	\$683,685	\$327,907	\$326,068	\$55,491	\$1,849,008
NET CHGE	\$40,011	\$122,536	(\$19,355)	(\$244,130)	\$12,927	\$11,661	(\$76,350)
Ltd Incurred	\$423,020	\$810,305	\$989,454	\$400,747	\$409,438	\$58,326	\$3,091,290
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	3	9	8	20
June-26	0	0	0	3	8	7	18
NET CHGE	0	0	0	0	-1	-1	-2
Limited Reserves							\$8,707
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	\$0	\$0	\$0	\$76,941	\$54,838	\$10,658	\$142,436
June-26	\$0	\$0	\$0	\$76,639	\$71,938	\$8,150	\$156,726
NET CHGE	\$0	\$0	\$0	(\$302)	\$17,100	(\$2,508)	\$14,290
Ltd Incurred	\$67,529	\$268,072	\$7,716	\$97,633	\$117,581	\$24,793	\$583,324
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	28	39	20	32	51	70	240
June-26	29	38	20	30	48	71	236
NET CHGE	1	-1	0	-2	-3	1	-4
Limited Reserves							\$42,549
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	\$2,416,947	\$2,401,120	\$967,203	\$1,488,317	\$1,515,366	\$1,146,495	\$9,935,449
June-26	\$2,360,482	\$2,363,851	\$960,157	\$1,543,854	\$1,618,273	\$1,195,024	\$10,041,642
NET CHGE	(\$56,465)	(\$37,269)	(\$7,046)	\$55,537	\$102,907	\$48,529	\$106,193
Ltd Incurred	\$8,545,621	\$8,368,520	\$3,131,882	\$3,807,981	\$2,975,739	\$1,668,387	\$28,498,130
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	30	117	31	62	115	114	469
June-26	31	116	31	58	105	121	462
NET CHGE	1	-1	0	-4	-10	7	-7
Limited Reserves							\$26,306
Year	2021	2022	2023	2024	2025	2026	TOTAL
May-26	\$2,462,924	\$2,648,452	\$1,670,243	\$2,138,405	\$1,983,345	\$1,207,764	\$12,111,134
June-26	\$2,446,471	\$2,733,720	\$1,643,843	\$1,949,509	\$2,116,279	\$1,263,324	\$12,153,145
NET CHGE	(\$16,453)	\$85,268	(\$26,400)	(\$188,896)	\$132,934	\$55,560	\$42,012
Ltd Incurred	\$9,036,170	\$9,739,289	\$4,135,761	\$4,321,793	\$3,947,796	\$1,769,295	\$32,950,104

Ocean County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF June 30, 2026

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		66		Last Month		65		Last Year		54	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-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	423,020	423,020	120.09%	97.05%	380,520	380,520	108.03%	97.09%	415,120	415,120	117.85%	96.73%
POL/EPL	188,773	0	0	0.00%	97.05%	0	0	0.00%	97.09%	0	0	0.00%	96.73%
AUTO LIABILITY	74,552	67,529	67,529	90.58%	97.14%	67,529	67,529	90.58%	97.05%	67,529	67,529	90.58%	94.56%
WORKER'S COMP	5,014,620	8,545,621	8,545,621	170.41%	100.00%	8,551,843	8,551,843	170.54%	99.98%	8,568,510	8,338,716	166.29%	99.70%
TOTAL ALL LINES	5,814,848	9,036,170	9,036,170	155.40%	96.54%	8,999,892	8,999,892	154.77%	96.52%	9,051,159	8,821,365	151.70%	99.37%
NET PAYOUT %	\$6,589,699				113.33%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		54		Last Month		53		Last Year		42	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-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	810,305	810,305	134.19%	96.73%	664,305	664,305	110.01%	96.63%	650,861	650,861	107.78%	93.46%
POL/EPL	382,687	719,000	719,000	187.88%	96.73%	719,000	719,000	187.88%	96.63%	0	0	0.00%	93.46%
AUTO LIABILITY	132,715	268,072	268,072	201.99%	94.56%	268,072	268,072	201.99%	94.26%	270,425	270,425	203.76%	90.21%
WORKER'S COMP	7,209,432	8,368,520	8,368,520	116.08%	99.70%	8,375,869	8,375,869	116.18%	99.66%	8,647,576	8,503,886	117.96%	98.92%
TOTAL ALL LINES	8,589,655	10,458,289	10,458,289	121.75%	99.29%	10,319,638	10,319,638	120.14%	99.24%	9,729,387	9,585,698	111.60%	98.19%
NET PAYOUT %	\$7,590,845				88.37%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		42		Last Month		41		Last Year		30	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-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	989,454	989,454	159.85%	93.46%	991,774	991,774	160.22%	92.99%	717,426	717,426	115.90%	85.57%
POL/EPL	342,000	438,881	438,881	128.33%	93.46%	436,588	436,588	127.66%	92.99%	0	0	0.00%	85.57%
AUTO LIABILITY	120,000	7,716	7,716	6.43%	90.21%	7,716	7,716	6.43%	89.77%	7,716	7,716	6.43%	82.91%
WORKER'S COMP	8,198,000	3,131,882	3,131,882	38.20%	98.92%	3,129,650	3,129,650	38.18%	98.81%	3,009,968	2,995,424	36.54%	96.57%
TOTAL ALL LINES	9,538,000	4,574,641	4,574,641	47.96%	98.29%	4,572,437	4,572,437	47.94%	98.15%	3,741,819	3,727,275	39.08%	95.38%
NET PAYOUT %	\$2,925,514				30.67%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		30		Last Month		29		Last Year		18	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-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%	97.09%
GEN LIABILITY	634,000	400,747	400,747	63.21%	85.57%	629,703	629,703	99.32%	84.65%	618,270	618,270	97.52%	71.16%
POL/EPL	364,000	14,186	14,186	3.90%	85.57%	14,070	14,070	3.87%	84.65%	0	0	0.00%	71.16%
AUTO LIABILITY	134,000	97,633	97,633	72.86%	82.91%	97,633	97,633	72.86%	82.02%	64,442	64,442	48.09%	66.43%
WORKER'S COMP	8,639,000	3,807,981	3,807,981	44.08%	96.57%	3,694,048	3,694,048	42.76%	96.21%	2,817,821	2,808,447	32.51%	86.31%
TOTAL ALL LINES	10,051,797	4,335,979	4,335,979	43.14%	95.39%	4,450,886	4,450,886	44.28%	94.98%	3,516,753	3,507,378	34.89%	84.84%
NET PAYOUT %	\$2,386,469				23.74%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		18		Last Month		17		Last Year		6	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-25	MONTH TARGETED
PROPERTY	292,000	445,038	445,038	152.41%	97.09%	445,038	445,038	152.41%	96.87%	378,585	378,585	129.65%	45.00%
GEN LIABILITY	651,000	409,438	409,438	62.89%	71.16%	381,104	381,104	58.54%	69.55%	88,085	88,085	13.53%	19.00%
POL/EPL	386,000	301,964	301,964	78.23%	71.16%	297,561	297,561	77.09%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	151,000	117,581	117,581	77.87%	66.43%	100,481	100,481	66.54%	64.31%	29,016	29,016	19.22%	20.00%
WORKER'S COMP	9,031,000	2,975,739	2,975,739	32.95%	86.31%	2,747,998	2,747,998	30.43%	84.23%	629,294	629,294	6.97%	14.00%
TOTAL ALL LINES	10,511,000	4,249,761	4,249,761	40.43%	84.83%	3,972,183	3,972,183	37.79%	82.85%	1,124,980	1,124,980	10.70%	15.44%
NET PAYOUT %	\$1,889,859				17.98%								

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

2026	Budget	Current		6		Last Month		5		Last Year		-6	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-25	MONTH TARGETED
PROPERTY	293,000	17,789	17,789	6.07%	45.00%	15,700	15,700	5.36%	37.00%			N/A	N/A
GEN LIABILITY	572,000	58,326	58,326	10.20%	19.00%	46,434	46,434	8.12%	14.00%			N/A	N/A
POL/EPL	435,000	8,500	8,500	1.95%	19.00%	8,500	8,500	1.95%	14.00%	0	0	N/A	N/A
AUTO LIABILITY	175,000	24,793	24,793	14.17%	20.00%	22,492	22,492	12.85%	15.00%			N/A	N/A
WORKER'S COMP	9,177,000	1,668,387	1,668,387	18.18%	14.00%	1,534,717	1,534,717	16.72%	9.00%			N/A	N/A
TOTAL ALL LINES	10,652,000	1,777,795	1,777,795	16.69%	15.42%	1,627,843	1,627,843	15.28%	10.34%	0	0	N/A	N/A
NET PAYOUT %	\$505,971				4.75%								

OCEAN COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 31-26

September 2026

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Ocean County Insurance Fund Commission, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and”

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2026

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
QUAL-LYNX	CLAIM SERVICES FOR 09/26 INV QL26-1820	26,325.00 26,325.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/26	5.46
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/26	15,521.16 15,526.62
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 09/26	1,883.00 1,883.00
JULIE N. TARRANT	TREASURER FEE 09/26	469.92 469.92
BERRY SAHRADNIK, KOTZAS & BENSON, P.C.	LEGAL SERVICES FOR 08/26 INV 269019	1,220.00 1,220.00
CONNER STRONG & BUCKELEW	RISK MGMT FEE INV 645323 09/26	3,610.08 3,610.08
	Total Payments FY 2026	49,034.62
	TOTAL PAYMENTS ALL FUND YEARS	49,034.62

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

OCEAN COUNTY INSURANCE COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026 Month Ending: June								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Public Officials	TOTAL
OPEN 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	37,224,844.52
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,186.45	3,157.43	1,245.56	82,715.31	1,669.69	6,900.74	7,920.73	106,795.91
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,186.45	3,157.43	1,245.56	82,715.31	1,669.69	6,900.74	7,920.73	106,795.91
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,186.45	3,157.43	1,245.56	82,715.31	1,669.69	6,900.74	7,920.73	106,795.91
EXPENSES								
Claims Transfers	4,211.34	91,157.65	5,110.82	350,157.74	0.00	0.00	0.00	450,637.55
Expenses	0.00	0.00	0.00	0.00	0.00	57,717.40	0.00	57,717.40
Other *	0.00	0.00	0.00	0.00	0.00	377,717.03	0.00	377,717.03
TOTAL	4,211.34	91,157.65	5,110.82	350,157.74	0.00	435,434.43	0.00	886,071.98
END BALANCE	1,169,888.39	199,192.75	279,430.17	29,302,595.97	615,910.43	1,956,783.64	2,921,767.10	36,445,568.45

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
OCEAN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	June			
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	\$37,224,844.34	34,675,960.15	474,285.42	2,074,598.77
Opening Interest Accrual Balance	\$0.00	0	0	0
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	\$100,973.98	\$99,031.94	\$1,942.04	\$5,821.95
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	\$100,973.98	\$99,031.94	\$1,942.04	\$5,821.95
9 Deposits - Purchases	\$507,652.75	\$7,652.75	\$500,000.00	\$0.00
10 (Withdrawals - Sales)	-\$1,016,007.70	-\$557,717.40	-\$458,290.30	-\$377,717.03
Ending Cash & Investment Balance	\$34,742,864.60	\$34,224,927.44	\$517,937.16	\$1,702,703.69
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$239,935.86	\$1,883.00	\$238,052.86	\$89,913.30
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$34,982,800.46	\$34,226,810.44	\$755,990.02	\$1,792,616.99



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	249	\$ 238,831.04	\$ 97,645.32	\$ 141,185.72	59%	\$ 25,282.71	94%
September							
October							
November							
December							
Grand Total	2242	\$2,994,140.60	\$ 1,045,932.18	\$1,948,208.42	65%	\$342,811.83	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	34	\$ 50,265.33	\$ 17,790.17	\$ 32,475.16	65%	\$ 5,845.54	82%
September							
October							
November							
December							
Grand Total	364	\$ 1,040,736.53	\$ 357,858.96	\$ 682,877.57	66%	\$ 118,622.07	77%

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
August 2026

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
ORTHONJ, LLC	Ortho/Neuro	29	\$ 58,365.10	\$ 7,007.86	\$ 51,357.24	88%
Home Care Connect LLC	Durable Medical Equipment	4	\$ 21,584.97	\$ 17,267.97	\$ 4,317.00	20%
IVYREHAB NETWORK INC	Physical/Occupational Therapy	28	\$ 20,520.00	\$ 2,730.00	\$ 17,790.00	87%
NORTHERN MONMOUTH REG SURGERY	Anesthesia/Pain Management	2	\$ 19,096.00	\$ 7,129.50	\$ 11,966.50	63%
HACKENSACK MERIDIAN TEAM HEALTH	Occupational Medicine/Urgent Care	53	\$ 17,745.00	\$ 8,739.90	\$ 9,005.10	51%
KESSLER INSTITUTE FOR REHABILITATIO	Physical/Occupational Therapy	33	\$ 17,131.23	\$ 5,232.15	\$ 11,899.08	69%
COMMUNITY MEDICAL CENTER	Hospital	3	\$ 12,776.06	\$ 5,568.00	\$ 7,208.06	56%
BRETT PRINCE	Behavioral Health	5	\$ 6,093.00	\$ 3,585.00	\$ 2,508.00	41%
SOUTHERN OCEAN MEDICAL CENTER	Hospital	2	\$ 5,671.32	\$ 5,149.55	\$ 521.77	9%
ONE CALL CARE DIAGNOSTICS	MRI/Radiology	3	\$ 4,545.00	\$ 1,500.00	\$ 3,045.00	67%
Grand Total		162	\$183,527.68	\$ 63,909.93	\$119,617.75	65%
OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
THE PLASTIC SURGERY CENTER PA	Reconstructive/Plastic Surgery	4	\$ 11,461.00	\$ 8,261.71	\$ 3,199.29	28%
Center for Neuro Wellness	Behavioral Health	6	\$ 2,415.00	\$ 1,530.93	\$ 884.07	37%
TOWNSHIP OF BRICK	Ambulance	1	\$ 1,010.00	\$ 998.52	\$ 11.48	1%
TOMS RIVER TWP EMS	Ambulance	1	\$ 854.00	\$ 854.00	\$ -	0%
MATTHEW J PITERA MD PA	Psychiatry	1	\$ 700.00	\$ 450.00	\$ 250.00	36%
SANJAY SIKAND MD PC	Internal Medicine	1	\$ 612.00	\$ 612.00	\$ -	0%
PRESBYTERIAN MEDICAL CEN, HP	Hospital	1	\$ 143.00	\$ 143.00	\$ -	0%
Grand Total		13	\$ 16,440.00	\$ 12,095.16	\$ 4,344.84	26%



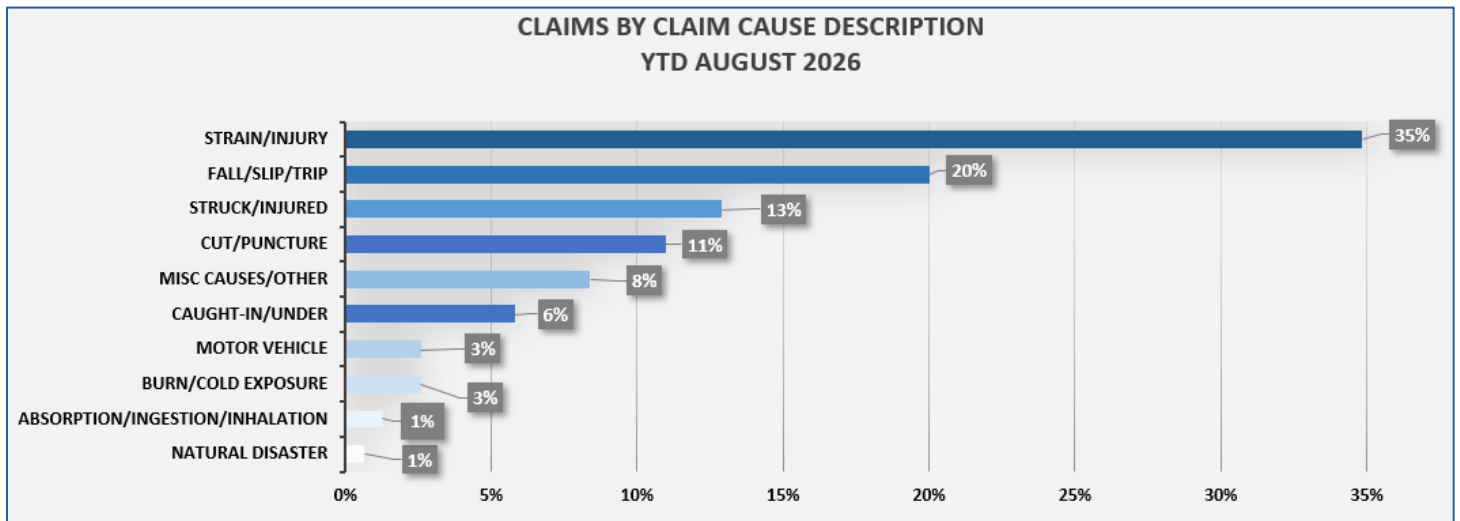
COUNTY OF OCEAN - LEGACY
Top 10 Providers by Charges and Network Status
August 2026

NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
FRANKLIN J FRASCO MD PA	Vascular Surgery	1	\$ 15,000.00	\$ 4,000.00	\$ 11,000.00	73%
NORTHERN MONMOUTH REG SURGERY	Anesthesia/Pain Management	1	\$ 6,720.00	\$ 2,415.00	\$ 4,305.00	64%
KESSLER INSTITUTE FOR REHABILITATION	Physical/Occupational Therapy	2	\$ 5,843.18	\$ 1,760.30	\$ 4,082.88	70%
ORTHONJ, LLC	Anesthesia/Pain Management	3	\$ 5,090.00	\$ 637.57	\$ 4,452.43	87%
PARKWAY ANESTHESIA ASSOCIATES	Anesthesia/Pain Management	2	\$ 4,550.00	\$ 1,679.75	\$ 2,870.25	63%
ORTHONJ, LLC	Ortho/Neuro	5	\$ 1,895.00	\$ 1,016.13	\$ 878.87	46%
SHREWSBURY AMBULATORY ANESTHES	Anesthesia/Pain Management	1	\$ 1,500.00	\$ 768.00	\$ 732.00	49%
PREMIER BRAIN AND SPINE LLC	Anesthesia/Pain Management	2	\$ 1,250.00	\$ 424.39	\$ 825.61	66%
ADVANCE PSYCHIATRIC CARE PA	Psychiatry	2	\$ 1,200.00	\$ 655.89	\$ 544.11	45%
OSPREY REHABILITATION LLC	Physical/Occupational Therapy	4	\$ 1,102.00	\$ 441.20	\$ 660.80	60%
Grand Total		23	\$ 44,150.18	\$13,798.23	\$ 30,351.95	69%
OUT OF NETWORK PROVIDER	SPECIALTY	BILL COUNT	CHARGES	QUALCARE ALLOWED	SAVINGS	% SAVINGS
MATTHEW J PITERA MD PA	Psychiatry	3	\$ 2,900.00	\$ 2,150.00	\$ 750.00	26%
PALMETTO SPINE AND PAIN CARE	Anesthesia/Pain Management	2	\$ 588.00	\$ 468.65	\$ 119.35	20%
COVENTRY DME PLUS	Durable Medical Equipment	1	\$ 393.16	\$ 393.16	\$ -	0%
Grand Total		6	\$ 3,881.16	\$ 3,011.81	\$ 869.35	22%



OCIC Intake August YTD 2026

2026	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	GRAND TOTAL
January	5	19	0	24
February	10	15	1	26
March	5	13	1	19
April	4	10	0	14
May	6	17	0	23
June	3	13	0	16
July	8	8	0	16
August	5	11	1	17
September				
October				
November				
December				
Grand Total	46	106	3	155





Claim Hotspots by Department and Cause
August YTD 2026

Department	STRAIN/ INJURY	FALL/SKIP/ TRIP	STRUCK/I NJURED	CUT/PUNCTURE	MISC CAUSES/OTHER	CAUGHT- IN/UNDER	MOTOR VEHICLE	BURN/COLD EXPOSURE	ABSORPTION/INGESTION/I NHALATION	NATURAL DISASTER	Grand Total
ACCOUNT CLERK		1%						1%			1%
ANIMAL ATTENDANT	1%	1%	1%								3%
ANIMAL CONTROL OFFICER		1%									1%
ASSISTANT PERSONNEL OFFICER		1%									1%
BILINGUAL PUBLIC HEALTH NURSE				1%							1%
ENVIRONMENTAL HEALTH SPECIALIST				1%							1%
HEALTH AIDE				1%							1%
OC-ADJUSTERS OFFICE	2%										2%
OC-BUILDINGS & GROUNDS	3%	1%		1%	1%					1%	6%
OC-CORRECTIONS	4%	2%	1%		1%	1%					8%
OC-COUNTY CLERK				1%							1%
OC-ELECTION BOARD		1%									1%
OC-ENGINEERING	1%	1%	1%		1%	1%					5%
OC-FINANCE				1%							1%
OC-FIRE & FIRST AID ACAD.								1%			1%
OC-HEALTH DEPARTMENT								1%			1%
OC-HUMAN SERVICES	2%	2%			1%						5%
OC-JUVENILE SERVICES	1%										1%
OC-LIBRARY	4%	1%	1%	1%	1%	1%			1%		9%
OC-PARKS & RECREATION	2%	1%	2%	1%	1%	1%					7%
OC-POLICE ACADEMY			1%								1%
OC-PROSECUTORS						1%					1%
OC-PUBLIC WORKS	4%	3%	1%	1%	1%			1%			10%
OC-ROADS BRICK TWP						1%					1%
OC-ROADS JACKSON	1%		1%								2%
OC-ROADS MANAHAWKIN			1%			1%					1%
OC-ROADS SHIP BOTTOM	1%										1%
OC-ROADS TOMS RIVER	2%	2%		2%		1%					6%
OC-SECURITY DEPARTMENT	1%	1%	3%	1%			1%				6%
OC-SENIOR SERVICES						1%					1%
OC-SHERIFFS DEPARTMENT	3%	2%			1%						6%
OC-SOLID WASTE MANAGEMENT	1%	1%					1%				3%
OC-TRANSPORTATION	1%						1%				2%
OC-VEHICLE SERVICES	2%			1%	1%				1%		5%
PROGRAM MONITOR							1%				1%
PROGRAM NUTRITIONIST		1%									1%
PUBLIC HEALTH NURSE			1%								1%
Grand Total	35%	20%	13%	11%	8%	6%	3%	3%	1%	1%	100%

SAFETY DIRECTOR REPORT

OCEAN COUNTY INSURANCE FUND COMMISSION (OCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 10, 2026

DATE OF MEETING: September 17, 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

AUGUST - SEPTEMBER 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 24:** One session of Work Zone Safety was conducted for OCIFC.
- **August 26:** One session of Work Zone Safety was conducted for OCIFC.
- **August 28:** Attended the OCIFC meeting.
- **September 1:** One session of Work Zone Safety was conducted for OCIFC.
- **September 8:** Attended the OCIFC Safety Committee meeting.
- **September 9:** One session of Work Zone Safety was conducted for OCIFC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 10:** Plan to attend the OCIFC Claims Committee meeting.
- **September 14:** One session of Work Zone Safety is scheduled for OCIFC.
- **September 17:** Plan to attend the OCIFC meeting.
- **September 25:** Plan to conduct a loss control visit to OFIFC Playgrounds.

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](#):

- CDL - Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse

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 November 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 canceled or the class is full. Thank you.

September through November 2026 Safety Training Schedule

Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
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	Ethics for NJ Local Government Employees	9:00 - 11:00 am
9/21/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
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	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 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
11/2/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
11/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
11/3/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/3/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
11/3/26	Leaf Collection Safety	10:00 - 12:00 pm
11/3/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/4/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
11/4/26	Work Zone: Flagger	11:00 - 12:00 pm
11/4/26	Personal Protective Equipment	1:00 - 3:00 pm
11/4/26	Snow Removal Safety	1:00 - 3:00 pm
11/5/26	Bloodborne Pathogens	7:30 - 8:30 am
11/5/26	Chainsaw Safety	9:00 - 10:00 am
11/5/26	Chipper Safety	10:30 - 11:30 am
11/6/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/9/26	Confined Space Entry	7:30 - 10:30 am
11/9/26	Implicit Bias in the Workplace	9:00 - 10:30 am
11/9/26	Fire Extinguisher Safety	11:00 - 12:00 pm
11/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/10/26	Shop and Tool Safety	7:30 - 8:30 am
11/10/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/10/26	Preparing for First Amendment Audits	9:00 - 11:00 am
11/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
11/10/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/10/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/12/26	Hearing Conservation	7:30 - 8:30 am
11/12/26	Work Zone: Flagger	9:00 - 10:00 am
11/12/26	Fire Safety & Emergency Action Plans	10:30 - 11:30 am
11/13/26	Fall Protection Awareness	8:30 - 10:30 am
11/13/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
11/13/26	Hazard Communication/NJ Right to Know	10:30 - 12:00 pm
11/13/26	Personal Protective Equipment	1:00 - 3:00 pm
11/16/26	Fire Extinguisher Safety	7:30 - 8:30 am
11/16/26	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/16/26	Leaf Collection Safety	1:00 - 3:00 pm
11/20/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
11/20/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
11/20/26	Bloodborne Pathogens	10:00 - 11:00 am
11/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
11/23/26	Chainsaw Safety	8:30 - 9:30 am
11/23/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/23/26	Snow Removal Safety	1:00 - 3:00 pm
11/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
11/24/26	Driving Safety Awareness	10:30 - 12:00 pm
11/24/26	Fire Safety & Emergency Action Plans	1:00 - 2:00 pm
11/24/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 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. 32-26

**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: September 17, 2026

BY: _____
ROBERT A. GREITZ, CHAIRPERSON

ATTEST:

MICHAEL J. FIURE, VICE CHAIRPERSON

Appendix I

Minutes

OCEAN COUNTY INSURANCE FUND COMMISSION

OPEN MINUTES

MEETING – August 28, 2026 10:00 a.m.

VIA OCEAN COUNTY ADMINISTRATION BUILDING AND ZOOM

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

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Present
Michael Fiure	Present
Michelle I. Gunther	Present
Frank Sadeghi (Alternate)	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo
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	Vanguard Claims Administration Sarah Mentzer
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	PERMA Risk Management Services Shai McLeod Kerin Drumheiser
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew
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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:

Brian Wilkie, Esq., 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 JULY 16, 2026****MOTION TO APPROVE OPEN MINUTES OF JULY 16, 2026**

Moved:	Commissioner Fiure
Second:	Chair Greitz
Vote:	3 Ayes, 0 Nays

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince said he previously reported the Committee last met on June 9 and advised the meeting was in person and well attended. Mr. Prince reported a variety of training topics were discussed. Mr. Prince noted the next meeting was scheduled for September 8 at 1:30 p.m. Mr. Prince advised he spoke with Mr. Boska, and he has a power point presentation that we would share with everyone on the screen. Mr. Prince said that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee last met on August 13. Ms. Drumheiser advised there was a need for closed session to provide two updates but not for anything that relates to the PARs and SARs that were presented. Ms. Drumheiser 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 August 13, 2026.

MOTION TO APPROVE THE PARs AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF AUGUST 13, 2026

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

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 July. Executive Director said there were (3) three certificate of insurances issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE held a special meeting on July 30 to discuss excess coverage premiums for applicable landfills, transfer stations and wastewater sites with the intent to pick up odor coverage that we lost during the hard market about 3 or 4 years ago. Executive Director noted this comes from a major lawsuit going on at the Atlantic County Utilities Authority. The NJCE Board of Fund Commissioners agreed to consider option # 4, premium of \$448,856.25 for 15 months. Executive Director reported that the Underwriting Manager subsequently revised the methodology and pricing and noted an e-mail was sent on August 17. Executive Director said the premium for Ocean County was \$20,000. Executive Director advised we needed to hear back from everyone by September 4 since we are dealing with a minimum premium. Executive Director explained if everyone did not opt in then the allocation would change and the cost would go up. After a discussion it was agreed the County would give authorization for \$25,000. Commission Attorney advised this could be approved by a motion.

**MOTION TO AUTHORIZE THE PARTICIPATION IN THE INSURANCE
COVERAGE IN AN AMOUNT NOT TO EXCEED \$25,000**

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

NJCE 2027 RENEWAL PROCESS: Executive Director referred to a copy of a memo on the 2027 Renewal from the Underwriting Manager which was included in the agenda. Executive Director said it was time to update Origami and complete the Broker Buddha applications.

OCIFC FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director reported as of May 31, 2026 there was a statutory surplus of \$4,911,841. Executive Director said there was a cash balance of \$37,224,845. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,364,790 of the surplus was the OCIFC's share of the NJCE equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE April Financial Fast Track was included in the agenda. Executive Director said as of April 30, 2026 the NJCE had a surplus of \$18,375,305. Executive Director noted the total cash amount was \$33,622,356. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$7,207,551.

CLAIM TRACKING REPORTS: Executive Director reviewed the Claim Tracking Reports which were included in the agenda. Executive Director noted years 2021 and 2022 started off bad but when you looked at years 2023, 20224 and 2025 on the Expected Loss Ratio Analysis Report we have turned the corner and now running a surplus of \$4.9 million.

SUBMISSION OF NEW PROPERTY DAMAGE CLAIMS: Executive Director referred to a memorandum included in the agenda which was really for the TPA with instructions for reporting new property claims.

OCIFC 2025 AUDIT: Executive Director reported the auditor, Holman, Frenia, Allison, P.C. has begun work on the 2025 audit and will make a presentation at the September meeting.

Executive Director said he had one more item he wanted to report on. Executive Director reported he was in St. Louis the last couple of days meeting with Safety National who is the primary excess

workers' compensation and liability carriers. Executive Director noted they really liked what they saw on the Safety Grant and were pleased how all the counties take an interest and utilize the money.

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 August Bills List, Resolution 26-26, in the amount of \$1,887,195.96.

MOTION TO APPROVE RESOLUTION 28-26 AUGUST BILLS LIST

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

Ms. Tarrant advised the bills list was higher as we are paying the second installment to the New Jersey County Excess JIF. Ms. Tarrant also advised there were some recent conversations with the auditor. Ms. Tarrant explained we changed auditors from Bowman and Associates to HFA who had a few questions which were valid. Ms. Tarrant noted when they present the audit there will be some changes. Ms. Tarrant said Ms. Kontomanolis was very helpful during the conversations.

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 July totals as noted below. Ms. Gallo pointed out the chargers were higher this month and noted the top provider report had hospital, orthopedic surgeon, and ambulatory surgery center charges.

COMMISSION MONTH	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
July	378	\$882,256.02	\$257,890.83	\$624,365.19	71%	\$111,332.12	95%

LEGACY MONTH	BILL COUNT	BILLED AMOUNT	APPROVED AMOUNT	NETWORK SAVINGS	% SAVINGS	FEE AMOUNT	PPO PENETRATION RATE
July	54	\$121,400.75	\$40,872.14	\$80,528.61	66%	\$14,423.21	85%

Ms. Gallo continued to review the July Top 10 Providers by Charges and noted surgery costs accumulated to \$257,000 worth of charges, but we were able to save 87% on those bills. Ms. Gallo continued to review the reports and introduced a new report created by feedback from the last meeting. Ms. Gallo explained the report was a claim hotspot by department and root cause report. Executive Director asked if the report could be narrowed down to actual specific departments so the report would be more meaningful. Ms. Acosta said she would discuss it with the handling team to ensure they were verifying the departments where the claims are coming from. Ms. DePaola mentioned the Risk Management Department provides the county administrator with a report broken down by county department.

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 July and August. Mr. Prince

noted although the report reflects two work zone safety in person programs, we just added another two. Mr. Prince said all of the training opportunities were placed on the NJCE website for review and registration. Mr. Prince advised the work zone training programs were in response to some recent PEOSH activities so he thought it would be beneficial to do in person. Mr. Prince reviewed all of the aspects of the work zone and flagger program. Mr. Prince concluded his report unless there were any questions. Mr. Greitz said the in-person training was a great benefit. Ms. DePaola thanked Mr. Gabriel at the Fire and First Aid Academy for being so accommodating for the in-person training.

RISK MANAGERS REPORT: Executive Director said Ms. Sander was not present but did speak to her prior to the meeting and she did not have anything to report.

ATTORNEY: Mr. Sahradnik said he did not have anything to report for open but there would be a status report on two claims during closed session.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Executive Director advised there was a need for Closed Session and presented Resolution 29-26, Resolution for Closed Session.

MOTION FOR EXECUTIVE SESSION

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

After returning to Open Session, Mr. Greitz advised the next meeting was scheduled for Thursday, September 17 at 10:00 a.m. and requested a motion to adjourn.

MOTION TO ADJOURN:

Moved:

Commission Fiure

Second:

Commissioner Gunther

Vote:

3 Ayes, 0 Nays

MEETING ADJOURNED: 10:41 a.m.