

**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
Claims Services	Qual-Lynx Claudia Acosta Lisa Gallo Vanguard Claims Administration Sarah Mentzer PERMA Risk Management Services Shai McLeod Kerin Drumheiser
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince

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.

Cathy Dodd, Assisting Secretary