

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 16, 2026
10:00 a.m.
VIA OCEAN COUNTY ADMINISTRATION BUILDING AND ZOOM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Services	Qual-Lynx Claudia Acosta Karen Conway Lisa Gallo
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	Vanguard Claims Administration Sarah Mentzer
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	PERMA Risk Management Services Shai McLeod Robyn Walcott
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Mary Ann Sander Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradek, Esq. Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince
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ALSO PRESENT:

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

CORRESPONDENCE: None**APPROVAL OF MINUTES: OPEN MINUTES OF JUNE 18, 2026****MOTION TO APPROVE OPEN MINUTES OF JUNE 18, 2026**

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

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

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

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

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

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of insurance report from the NJCE listing the certificates issued for the month of June. Executive Director said there were (6) six certificate of insurances issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

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

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

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

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

Executive Director asked if anyone had any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the July Bills List, Resolution 26-26, in the amount of \$49,394.66.

MOTION TO APPROVE RESOLUTION 26-26 JULY BILLS LIST

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

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

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

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

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

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

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

RISK MANAGERS REPORT: Ms. Sander said not too much to report this month and noted the recycling center was phasing out as it was moving along. Ms. Sander told Qual Lynx they appreciated the claims by cause information; it was very helpful and requested a chart that shows by department so we could see where all the strain injuries were happening and Mr. Prince could

focus on those areas. Ms. DePaola noted this month there were numerous strains at the library. Ms. Sander concluded her report unless there were any questions.

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

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:34 a.m.

Cathy Dodd, Assisting Secretary