

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – May 21, 2026  
10:00 a.m.  
VIA OCEAN COUNTY ADMINISTRATION BUILDING AND ZOOM**

Meeting was called to order by Executive Director, Bradford Stokes. Executive Director 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<br><b>Bradford Stokes</b> |
|--------------------|----------------------------------------------------------|

|                 |                                                         |
|-----------------|---------------------------------------------------------|
| Claims Services | Qual-Lynx<br><b>Claudia Acosta</b><br><b>Lisa Gallo</b> |
|-----------------|---------------------------------------------------------|

Vanguard Claims Administration

PERMA Risk Management Services  
**Robyn Walcott**  
**Kerin Drumheiser**

|                           |                          |
|---------------------------|--------------------------|
| NJCE Underwriting Manager | Conner Strong & Buckelew |
|---------------------------|--------------------------|

|                            |                                                                          |
|----------------------------|--------------------------------------------------------------------------|
| Risk Management Consultant | Conner Strong & Buckelew<br><b>Carole Mack</b><br><b>Mary Ann Sander</b> |
|----------------------------|--------------------------------------------------------------------------|

|           |                      |
|-----------|----------------------|
| Treasurer | <b>Julie Tarrant</b> |
|-----------|----------------------|

|          |                                                         |
|----------|---------------------------------------------------------|
| Attorney | <b>Jack Sahradek, Esq.</b><br><b>Laura Benson, Esq.</b> |
|----------|---------------------------------------------------------|

|                 |                                                   |
|-----------------|---------------------------------------------------|
| Safety Director | J.A. Montgomery Consulting<br><b>Glenn Prince</b> |
|-----------------|---------------------------------------------------|

**ALSO PRESENT:**

Alyssa Fiore, Ocean County Board of Health  
Jen Hagendoorn, Ocean County Board of Social Services  
Jen Doderer, Ocean County Library  
Barry Stieber, Esq., Citta Holzapfel & Zabarsky  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 16, 2026**

**MOTION TO APPROVE MINUTES OF April 16, 2026**

|         |                      |
|---------|----------------------|
| Moved:  | Commissioner Fiore   |
| Second: | Commissioner Gunther |
| Vote:   | 2 Ayes, 0 Nays       |

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince said as he mentioned last month the Safety and Accident Review Committee met on March 10 and would meet again on Tuesday, June 9 and the meeting would be in person. Mr. Prince said they were excited as the meeting would be in person at the Ocean County Fire Academy at 200 Volunteer Way in Waretown. Mr. Prince said they were currently coordinating the agenda and Ms. Dougherty would attend the meeting to talk about the Learning Management Systems. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Drumheiser reported the Claims Committee last met on May 15. Ms. Drumheiser said there was a need for closed session today and the motions for approval would be addressed after closed session.

**EXECUTIVE DIRECTOR REPORT:** Mr. Stokes said before he started, he believed he met most everyone at the last meeting. Mr. Stokes advised Mr. Hrubash had a medical procedure but was doing well and he was going to do the report today for Mr. Hrubash.

**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 April. Executive Director said there were (9) nine 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 Fiore   |
| Second: | Commissioner Gunther |
| Vote:   | 3 Ayes, 0 Nays       |

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE last met on April 23, 2026 and a written recap of the meeting was included in the agenda. Executive Director advised the Finance Committee recommended the establishment of an excess legacy account to transfer case reserves and IBNR for fund years 2010 through 2019. Executive Director explained this would make the distributions of dividends more efficient when filing an application with the state. Executive Director noted the DOBI has recently begun scrutinizing insurance fund submissions and more recently requesting additional information. The Board did approve the excess legacy account. Executive Director advised contracts for the Fund's Cybersecurity provider and Claims Administrator are expiring in the next few months and the Fund Office is coordinating with the Fund Attorney and QPA to re-procure these services. The NJCE is scheduled to meet again on Friday, June 26, 2026 at 9:30 a.m. virtually.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director reported as of February 28, 2026 there was a statutory surplus of \$4,343,486. Executive Director said there was a cash balance of \$32,695,040. 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 February Financial Fast Track was included in the agenda. Executive Director said as of February 28, 2026 the NJCE had a surplus of \$17,938,022. Executive Director noted the total cash amount was \$31,199,182. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$7,207,551. Executive Director noted we have had several building losses in the January-February timeframe, such as frozen pipes. In response to Executive Director's inquiry, Ms. Drumheiser said we have one claim for \$9 million and the other is \$2.5 million.

**CLAIM TRACKING REPORTS:** Executive Director reviewed the Claim Tracking Reports which were included in the agenda as of February 28, 2026.

**2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the 16th Annual Education Seminar was held virtually again this year. Executive Director reported there were two sessions, both of which were well attended with about 250 participants. Executive Director said the Continuing Education Credits and certificates were being issued and noted if you do not receive your copy, to reach out to the Fund Office.

**2026 NEW JERSEY ASSOCIATION OF COUNTIES (NJAC) CONFERENCE:** Executive Director reported NJAC held their 75th annual conference last week at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund had a booth. Executive Director advised Conner Strong & Buckelew conducted two workshops: Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources paneled by Edward Cooney. Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner.

**NJCE CLAIMS SUMMIT & COVERAGE REVIEW:** Executive Director reported PERMA Claims and the NJCE Underwriting Manager held a TPA Summit on April 8th for local affiliated Insurance Commission Claims Administrators at the Camden Office. Ms. Drumheiser advised the meeting was well attended and Qual Lynx was well represented, which she appreciated. Ms.

Drumheiser said they reviewed changes to coverage, file maintenance, reserving and proper reporting.

**2026 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reminded the Commission the second assessment payment was due on May 15, 2026. Payments should be sent to the Treasurer, Julie Tarrant, 482 N. Lakeshore Drive, Brick, NJ 07823. Ms. Tarrant advised all payments were received from the member entities.

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 May Bills List, Resolution 23-26, in the amount of \$50,141.92.

**MOTION TO APPROVE RESOLUTION 23-26 MAY BILLS LIST**

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

**CLAIMS ADMINISTRATOR:** Ms. Gallo reviewed the Cumulative Savings Summary Reports which were included in the agenda for the Commission and also the Legacy Claims for the month of April.

|       | BILL COUNT | BILLED AMOUNT | APPROVED AMOUNT | NETWORK SAVINGS | % SAVINGS | FEE AMOUNT   | PPO PENETRATION RATE |
|-------|------------|---------------|-----------------|-----------------|-----------|--------------|----------------------|
| April | 336        | \$ 296,967.07 | \$ 106,575.13   | \$ 190,391.94   | 64%       | \$ 32,093.98 | 96%                  |

|       | BILL COUNT | BILLED AMOUNT | APPROVED AMOUNT | NETWORK SAVINGS | % SAVINGS | FEE AMOUNT   | PPO PENETRATION RATE |
|-------|------------|---------------|-----------------|-----------------|-----------|--------------|----------------------|
| April | 58         | \$ 363,228.95 | \$ 101,970.05   | \$ 261,258.90   | 72%       | \$ 44,128.70 | 81%                  |

Ms. Gallo continued to review the April Top 10 Providers by Charges and noted that Lakeland Surgery Center, which was in-network was the highest provider with charges. Ms. Gallo said we were able to obtain 71% savings and this is a perfect example of why we like to use ambulatory surgery centers versus hospitals as we save more money with them. Ms. Gallo reviewed the number of workers' compensation claims for April, noting there were 3 indemnity claims and 11 medical only claims for a grand total of 14 claims. Ms. Gallo concluded her report unless there were any questions.

Ms. Acosta reminded the committee that a claims analysis report was presented at the previous meeting. Following that discussion, Mr. Fiure requested additional trend data excluding the COVID-19 years, and a supplemental report was subsequently provided. Ms. Acosta asked whether Mr. Fiure would like the report reviewed now or whether he preferred to review it

independently and provide feedback at a later time. Mr. Fiure advised it was not necessary to discuss now and could be discussed at the next meeting if necessary.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the Safety Director report was included in the agenda and included all training opportunities through July 30, 2026. Mr. Prince noted the information was posted on the NJCE website, njce.org. Mr. Prince also discussed the Leadership Academy and advised open enrollment began on June 1 to June 22 with the program beginning on July 1. Mr. Prince advised the training included a 21-hour repeatable laws requirement, one of the program's mandatory components. Mr. Prince reported participants have two years to complete the required and elective curriculum, and they would receive a plaque at the end of the program to commemorate their successful completion of the program. Mr. Prince asked if there were any questions and completed this report.

**RISK MANAGERS REPORT:** Ms. Sander said she wanted to remind everyone that she is copied on all Certificate of Insurance requests. Ms. Sander advised if there were ever any questions or issues with any certificates she would be happy to assist. Ms. Sander reported she was able to obtain a prior year physical damage claim report and she was reviewing with PERMA. Ms. Sander wants to clarify there is no maintenance cost on the report which would drive up the premium. Lastly Ms. Sander advised she was still working with Ms. Benson on the recycling center project. Ms. Sander concluded her report unless there were any questions.

**ATTORNEY:** Mr. Sahradnik said he did not have anything for open but there were some claims for closed session.

Correspondence Made Part of Minutes

**OLD BUSINESS:**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

Seeing no members of the public wishing to speak, Executive Director 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 24-26, Resolution for Closed Session.

**MOTION FOR EXECUTIVE SESSION**

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

**MOTION TO APPROVE THE PARS AS DISCUSSED IN CLOSED SESSION**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:49 a.m.**  
Cathy Dodd, Assisting Secretary