

The Professional Municipal Management Joint Insurance Fund will conduct its May 26, 2020 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

**PROFESSIONAL MUNICIPAL MANAGEMENT  
JOINT INSURANCE FUND  
MEETING AGENDA  
MAY 26, 2020 – 1:00 PM**

**MEETING BEING HELD TELEPHONICALLY**  
Call In Number: 312-626-6799  
Meeting ID: 923 5178 3841

**In accordance with the Open Public Meetings Act, notice of this meeting was provided by:**

- I. Sending sufficient notice to the Burlington County Times**
- II. Advance written notice of this meeting was filed with the Clerk/Manager of each member municipalities and,**
- III. Posting this notice on the Public Bulletin Board of all member municipalities**

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
MEETING: MAY 26, 2020**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2020 COMMISSIONERS**
  
- APPROVAL OF MINUTES:** April 28, 2020 Open Minutes .....**Appendix I**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
    .Executive Director's Report ..... **Page 1**
  
  - ATTORNEY – William J. Kearns, Esquire**
  
  - TREASURER – Thomas Tontarski**  
    .May 2020 Voucher List - Resolution No. 20-16 ..... **Page 20**  
    .Treasurer’s Reports..... **Page 22**
  
  - SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
    .Monthly Report..... **Page 28**
  
  - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
    .Monthly Certificate Report ..... **Page 32**
  
  - MANAGED CARE – Qual Care**  
    .Monthly Report..... **Page 33**
  
  - CLAIMS SERVICE – Qual Lynx**
  
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  
  - EXECUTIVE SESSION – If Needed**
  
  - MEETING ADJOURNED**
-

## Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Date: May 26, 2020

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2<sup>nd</sup> Assessment Installment** – The second installment due date is June 15<sup>th</sup>, any members needing an extension should reach out to the Treasurer or the Executive Director.
  
- ❑ **MEL Meeting:** The MEL Board of Fund Commissioners conducted a special meeting on May 1<sup>st</sup> to introduce the 2021 budget. The public hearing has been scheduled for June 3, 2020. The purpose of this meeting is to introduce the 2021 Rate Table on first reading and to schedule the public hearing for the June 3, 2020 meeting. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall. Included on **Page 3** is Chairman Merchel’s report on the meeting; **Page 4** is the proposed budget.
  
- ❑ **MEL Resolution Supporting Legislation on Relief Bonds** – The MEL Legislative Committee reviewed Assemblymen Benson and Coughlin bill A-3971 and Senator Singleton bill S-2475 and is strongly supporting its adoption. The companion bills authorize local units to issue “coronavirus relief bonds” to allow them to borrow money, with a ten-year payback period, to cover shortfalls and unanticipated costs that are a direct result of the COVID-19 pandemic. The MEL is expected to adopt the attached Resolution supporting these bills at its June 3<sup>rd</sup> meeting. (**Page 5**).

The MEL Legislative Committee is asking local affiliated JIFs and their member entities to consider adopting a resolution supporting these bill as well. Attached on **Page 6** is **Resolution 20-17** supporting the legislation.

  
- ❑ **Elected Officials On-Line Training Course:** The deadline for completion of this year’s elected officials training program has been extended until June 1<sup>st</sup>. The course focuses on *Preventing Child Abuse and Protecting Public Entities* from the liabilities imposed by new legislation concerning sexual molestation. Instructions appear on **Page 7**.
  
- ❑ **Employment Practices Training:** Attached on **Page 8 & 9** is a memorandum outlining this year’s Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual and handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021.

- ❑ **Employees and Volunteers protecting Children Training:** The MEL developed a new training program on protecting children which is already on the Learning Management System. Please visit the MEL’s webpage – [www.njmel.org](http://www.njmel.org) to read more on this topic, which includes this training, model documents and resource guide.
- ❑ **EJIF Inspection Program:** In an effort to continue inspection services to EJIF members during the current health crisis, the EJIF authorized its Environmental Engineer to provide remote support services. The outline of the services from First Environmental appears on **Pages 10 & 11.**
- ❑ **Power of Collaboration:** Attached on **Page 12** is the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine. The ad highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.
- ❑ **Financial Disclosures:** Commissioners should complete the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. The 2020 roster has been updated and we emailed fund commissioners with instructions to file. The due date has been extended until July 31<sup>st</sup>.

❑ **Due Diligence Reports:**

|                                     |                |
|-------------------------------------|----------------|
| <b>Financial Fast Track</b>         | <b>Page 13</b> |
| <b>Income Portfolio</b>             | <b>Page 14</b> |
| <b>Loss Ratio Analysis</b>          | <b>Page 15</b> |
| <b>Claims Activity Report</b>       | <b>Page 16</b> |
| <b>Loss Time Accident Frequency</b> | <b>Page 17</b> |
| <b>POL/EPL Compliance Report</b>    | <b>Page 18</b> |
| <b>Regulatory Affairs Checklist</b> | <b>Page 19</b> |



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** May 1, 2020  
**To:** Fund Commissioners  
Professional Municipal Management Joint Insurance Fund  
**From:** Chairman Thomas Merchel  
**Subject:** MEL Report

**2021 Rate Table:** The MEL Board of Fund Commissioners met on May 1 for the purpose of introducing the 2021 Rate Table on first reading and to schedule the public hearing for the June 3, 2020 meeting. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall. There is no increase in the MEL's Budget.

**COVID-19 Special Subcommittee:** In March, the Board of Fund Commissioners authorized the formation of a committee to review claims and consider inquiries as respects COVID-19. Board of Fund Commissioner adopted the Charter for COVID-19 Special Subcommittee Committee's first meeting scheduled for May 1, 2020 at 11AM.

**Power of Collaboration:** The MEL's latest Ad "Power of Collaboration" series that will appear in the League of Municipalities magazine highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

**EJIF Inspection Program:** In an effort to continue inspection services to EJIF members during the current health crisis, enclosed on Page for information only is a proposal submitted by Environmental Engineer for remote support services.

**March Month-End 4-year Lost Time Accident Frequency:** Enclosed is a report noting the month-end LTAF rate as of March for a 4-year period.

**Committee Meetings:** The Model Personnel Committee is scheduled to Meet on May 4<sup>th</sup>, the Claims Review Committee on May 6<sup>th</sup>, the Legislative Committee will meet May 7<sup>th</sup>, the Safety & Education and the Coverage Committee will both meet on May 8<sup>th</sup>.

**Premium Payment Grace Period** – Executive Director submitted a copy of the Governor's order requiring insurance carriers to provide for a 90-day grace period to make premium payment. Fund Attorney confirmed that the MEL JIF is not an insurance carrier and not subject to requirement. Executive Director noted the MEL JIF issues a bill to its members with quarterly due dates. Third quarter is due July 31<sup>st</sup> and 4<sup>th</sup> quarter is due January 31<sup>st</sup> of the following year.

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND |            |            |        |        |
|---|------------|------------|--------|--------|
| 2021 BUDGET FOR RATE DEVELOPMENT                |            |            |        |        |
| MUNICIPALITIES ONLY - CURRENT DATA              |            |            |        |        |
|   | A          | B          | B-A    | B-A    |
|   | BUDGET     | BUDGET     |        |        |
| APPROPRIATIONS                                  | 2020 RATES | 2021 RATES | \$     | %      |
| I. CLAIMS AND EXCESS INSURANCE PREMIUMS         | MUNIS ONLY | MUNIS ONLY | CHANGE | CHANGE |
| CLAIMS  |            |            |        |        |
| Excess Liability:                               |            |            |        |        |
| 1 To 500K                                       | 2,157,919  | 2,157,919  | -      | 0.0%   |
| 2 1.5MIL Ex 500K                                | 4,722,953  | 4,722,953  | -      | 0.0%   |
| 3 Excess WC                                     | 6,129,312  | 6,129,312  | -      | 0.0%   |
| 4 Excess Property Claims                        | 3,032,300  | 3,032,300  | -      | 0.0%   |
| 5 POL/EPL Land Use                              | 1,042,919  | 1,042,919  | -      | 0.0%   |
| 6 Aggregate Excess LFC                          | 13,920     | 13,920     | -      | 0.0%   |
| 7 JIF Faithful Performance Bond                 | 197,448    | 197,448    | -      | 0.0%   |
| 8 Surety Bond                                   | 298,816    | 298,816    | -      | 0.0%   |
| 9 Sub Total                                     | 17,595,587 | 17,595,587 | -      | 0.0%   |
| 10 PREMIUMS                                     |            |            |        |        |
| 11 3MIL ex 2MIL                                 | 3,069,128  | 3,069,128  | -      | 0.0%   |
| 12 Optional Excess Liability                    | 2,131,417  | 2,131,417  | -      | 0.0%   |
| 13 Optional Excess POL/EPL                      | 629,275    | 629,275    | -      | 0.0%   |
| 14 Excess WC                                    | 2,501,301  | 2,501,301  | -      | 0.0%   |
| 15 Excess Property                              | 9,346,830  | 9,346,830  | -      | 0.0%   |
| 16  |            |            |        |        |
| 17 Loss Fund Contingency                        | 1,582,525  | 1,582,525  | -      | 0.0%   |
| 18 Sub Total                                    | 19,260,476 | 19,260,476 | 0      | 0.0%   |
| 19 Total Claims & Premiums                      | 36,856,063 | 36,856,063 | -      | 0.0%   |
| 20  |            |            |        |        |
| 21 II. EXPENSES                                 |            |            |        |        |
| 22 Claims Adjustment                            | 1,072,065  | 1,072,065  | -      | 0.0%   |
| 23 Property Adjustment                          | 173,189    | 173,189    | -      | 0.0%   |
| 24 Administration                               | 1,223,772  | 1,223,772  | -      | 0.0%   |
| 25 Loss Fund Management                         | 138,319    | 138,319    | -      | 0.0%   |
| 26 Actuary                                      | 52,140     | 52,140     | -      | 0.0%   |
| 27 Attorney                                     | 46,925     | 46,925     | -      | 0.0%   |
| 28 Deputy Attorney                              | 1,566      | 1,566      | -      | 0.0%   |
| 29 Attorney-OPRA                                | 17,665     | 17,665     | -      | 0.0%   |
| 30 Auditor                                      | 29,902     | 29,902     | -      | 0.0%   |
| 31 Treasurer                                    | 26,437     | 26,437     | -      | 0.0%   |
| 32 Underwriting Manager                         | 550,387    | 550,387    | -      | 0.0%   |
| 33 Reinsurance Manager                          | 317,826    | 317,826    | -      | 0.0%   |
| 34 Safety and Education Committee               | 206,166    | 206,166    | -      | 0.0%   |
| 35 Computer Services                            | 146,457    | 146,457    | -      | 0.0%   |
| 36 Legislative Committee                        | 28,026     | 28,026     | -      | 0.0%   |
| 37 Internal Audit Committee                     | 61,397     | 61,397     | -      | 0.0%   |
| 38 Strategic Planning Committee                 | 30,699     | 30,699     | -      | 0.0%   |
| 39 Coverage Committee                           | 40,663     | 40,663     | -      | 0.0%   |
| 40 Communications Committee                     | 126,368    | 126,368    | -      | 0.0%   |
| 41 Expense Contingency                          | 79,886     | 79,886     | -      | 0.0%   |
| 42 Subtotal                                     | 4,369,855  | 4,369,855  | -      | 0.0%   |
| 43  |            |            |        |        |
| 44 MEL Safety Institute                         | 1,056,675  | 1,056,675  | -      | 0.0%   |
| 45 Total Appropriations                         | 42,282,593 | 42,282,593 | -      | 0.0%   |

**RESOLUTION**

**A RESOLUTION OF THE MUNICIPAL EXCESS LIABILITY (MEL) JOINT INSURANCE FUND SUPPORTING THE ENACTMENT OF ASSEMBLY BILL NO. 3971 AND SENATE BILL NO. 2474 TO AUTHORIZE THE ISSUANCE OF CORONAVIRUS RELIEF BONDS BY MUNICIPALITIES AND COUNTIES**

**WHEREAS**, municipalities and counties throughout New Jersey are facing unprecedented financial challenges, including significant loss of revenue and unanticipated spending, due to the ongoing COVID-19 State of Emergency and Public Health Emergency; and

**WHEREAS**, without relief, local government may have to significantly reduce services and layoff personnel; and

**WHEREAS**, in response to these conditions, Assemblymen Benson and Coughlin introduced A-3971 and Senator Singleton introduced S-2474, which authorizes local units to issue “coronavirus relief bonds” to allow them to borrow money, with a ten-year payback period, to cover shortfalls and unanticipated costs that are a direct result of the COVID-19 pandemic; and

**WHEREAS**, such bonds will provide local units with the flexibility to ensure continuation of essential services; and

**WHEREAS**, the NJMEL, through its member Joint Insurance Funds, provides insurance coverage to almost 65% of municipalities throughout the State, which has resulted in savings to taxpayers of over \$3 billion dollars over three decades; and

**WHEREAS**, to assist members in this emergency, the MEL is purchasing up to \$100 million in short term bonds to help stabilize the bond market for its members; and

**WHEREAS**, at its upcoming meeting on June 3<sup>rd</sup>, the MEL plans to adopt an insurance rate freeze for 2021 that will help its member JIFs plan their 2021 budgets.

**NOW, THEREFORE BE IT RESOLVED**, that the MEL hereby affirms its support for the enactment of A-3971 and S-2474.

**BE IT FURTHER RESOLVED** that the MEL Secretary shall be directed to transmit a copy of this Resolution to the Governor, Senate President and Assembly Speaker.

Adopted this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

\_\_\_\_\_

MEL Legislative Chairman

\_\_\_\_\_

MEL Secretary

**RESOLUTION NO. 20-17**

**A RESOLUTION OF THE PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND SUPPORTING THE ENACTMENT OF ASSEMBLY BILL NO. 3971 AND SENATE BILL NO. 2475 TO AUTHORIZE THE ISSUANCE OF CORONAVIRUS RELIEF BONDS BY MUNICIPALITIES AND COUNTIES**

**WHEREAS**, municipalities and counties throughout New Jersey are facing unprecedented financial challenges, including significant loss of revenue and unanticipated spending, due to the ongoing COVID-19 State of Emergency and Public Health Emergency; and

**WHEREAS**, without relief, local government may have to significantly reduce services and layoff personnel; and

**WHEREAS**, in response to these conditions, Assemblymen Benson and Coughlin introduced A-3971 and Senator Singleton introduced S-2475, which authorizes local units to issue “coronavirus relief bonds” to allow them to borrow money, with a ten-year payback period, to cover shortfalls and unanticipated costs that are a direct result of the COVID-19 pandemic; and

**WHEREAS**, such bonds will provide local units with the flexibility to ensure continuation of essential services.

**NOW, THEREFORE BE IT RESOLVED**, by the Professional Municipal Management Joint Insurance Fund that it hereby affirms its support for the enactment of A-3971 and S-2475.

**BE IT FURTHER RESOLVED** that the Secretary shall be directed to transmit a copy of this Resolution to the Governor, Senate President, Assembly Speaker and the legislative delegation representing the members of the Joint Insurance Fund.

Adopted this 26<sup>th</sup> day of May, 2020.

\_\_\_\_\_  
**Chairperson**

**Attest:** \_\_\_\_\_

**Dated:** \_\_\_\_\_



## 2019-2020 Elected Officials Protecting Children From Abuse Seminar

This online seminar discusses child abuse and the responsibilities of local government to protect children. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2020 will qualify for a \$250 credit in their local unit 2020 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System [www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.  
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '2019-2020 Elected Officials Protecting Children From Abuse Seminar' online course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to [www.njmel.org](http://www.njmel.org).



## Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund  
(Municipalities and Authorities)

From: David N. Grubb, Executive Director

Date: February 25, 2020

Re: 2020-2021 Employment Practices Liability (EPL) Program

The deadline to update the employment practices program is pushed back nine months to June 1, 2021 because of the need to conduct training to protect children from abuse due to the adoption of S-477. This will also allow a complete review of the Model Employment Practices Policies Manual that was first introduced in 2003. To the maximum extent possible, training for Protecting Children and the Employment Practices has been combined to make it easier to complete the program.

In order to remain qualified for lower deductibles and co pays, each member must certify to the Fund by June 1, 2021 that they have completed the following:

1. **Managers and Supervisors Training:** This course is now available. Each JIF is working with its Fund Attorney to schedule classes. This class satisfies the requirements for both the Protecting Children program and the Employment Practices program. All Managers and Supervisors will need to complete this training by June 1, 2021.
2. **Police Command Officer Training:** This course also includes Protecting Children and Employment Practices Training. J.A. Montgomery's law enforcement consultants are scheduling this course around the state. Police Command staff will need to complete this training by June 1, 2021.
3. **Full Time, Part Time and Seasonal Employees and Volunteers Training (Other than Managers, Supervisors and Police Command Officers):**
  - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is available in Learning Management System at NJMEL.ORG. See the attached notice that should be sent to all full time, part time and seasonal employees and volunteers. This should be completed by December 31, 2020.
  - **Employment Practices:** A new on-line program is in production and will be available in the Learning Management System by September 1, 2020. All non-supervisory full time, part time

and seasonal employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021. When the program is on-line, you will receive a notice to send to employees and volunteers.

#### **4. Policies and Procedures:**

- **Protecting Children:** The model document is available on the MEL's web site. Members need to adopt policies and procedures by December 31, 2020.
- **Employment Practices:** Completely updated documents have been drafted and are completing review. The new model manual and employee handbook will be posted no later than June 1, 2020; so members have a full year to act. This fall, the MEL will conduct a seminar for municipal and authority attorneys to discuss the updates.

In addition, elected officials and local unit CEO's have until May 31, 2020 to attend the class on Protecting Children and qualify for this year's \$250 training credit. Almost 1000 officials have already qualified. You will be notified by your JIF of additional training opportunities additional available in your area.

April 3, 2020

Mr. Stephen Sacco, Executive Director  
PERMA Risk Management Services  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054-4412

Re: Proposal for an Alternative Remote Municipal Support During COVID-19

Dear Steve;

As you are aware, the COVID-19 pandemic conditions have introduced social distancing and other controls throughout New Jersey, and it may be one or more months before these restrictions are lifted. As such, First Environment, Inc. (First Environment) is evaluating all of its active service contracts to ascertain measures that help protect its employees, clients, and related stakeholders. Consistent with this initiative, we are herein proposing for consideration a temporary alternate approach to the municipal environmental auditing component of our 2020 service contract as EJIF Engineer. This proposal also aligns, and is responsive to, feedback we are currently receiving from municipal representatives who are citing facility access restrictions to only personnel essential to the continuity of critical operations including waste removal, water supply, wastewater management, infrastructure management, etc. However, the need to manage environmental risk must also continue as municipalities focus on these basic community services.

Consistent with this, we respectfully propose for immediate consideration, the below interim remote approach to select municipal environmental audits, as described, to be initiated via written approval by the Executive Director and conclude upon the lifting of the Governor's restrictions on travel and social contact. We feel that this approach best balances the environmental risk management goals of our contract and the collective goal to suppress the further spread of COVID-19. Further, we offer these interim measures against a backdrop of our extensive and historic operational knowledge of these facilities and First Environment's more than 20 years of experience developing and executing environmental audit protocols for a myriad of regulated facilities.

### **Proposed Alternate Auditing Approach Measures**

As compared to our standard audit activities for municipal operations and outlined in the Special Provisions – Services (2) Section of our current service contract, we propose the following immediate interim modifications to these assessment actions:

- Requesting and securing electronic copies of programs prior to the audit, reviewing the programs and recordkeeping aspects remotely, and then conducting a phone interview with facility representatives (e.g., Department of Public Works (DPW) Superintendent, Administrator, or designated officials, etc.) to assess current regulatory conformance. Such programs include Spill Prevention Control and Countermeasure (SPCC), air permitting, stormwater pollution prevention planning, or

New Jersey

California

Georgia

Illinois

Mississippi

New York

Puerto Rico

Canada



other regulatory programs that, based on our prior experience at the site, are applicable to local operations.

- Assess regulated equipment and resolve operational concerns remotely via widely-available video conferencing platforms such as Skype, Zoom, etc., or, if not feasible, rescheduled at a later date.

Any audit concern(s) identified via remote assessment activities that cannot be resolved without on-site observation/interaction will result in a site visit at the soonest possible, acceptable time.

The overall audit interview and compliance review time under the remote approach would be unchanged as the same questions would be asked, the same concerns addressed, and time included for questions and answers still offered. Further, instituting these proposed modifications will still enable the completion of project-specific audit questionnaires for each facility, updating the regulated equipment inventory for the site, and preparation of summary audit reports.

Note that we propose the following facilities be currently excluded from remote auditing for the reasons described. As necessary, an alternate approach for these facilities can be re-visited based on activities with the pandemic. Proposed excluded facilities include: (1) sites with regulated underground storage tanks given the utility of on-site observation of this equipment when assessing compliance with extensive regulations, (2) new EJIF member facilities for CY 2020 given the importance to ascertain in-person baseline environmental conditions, regulated equipment inventories, compliance program status, and the ability to review in person with site representatives all services afforded by EJIF, and (3) municipal facilities with prior scores less than 95 as these sites benefit most from on-site reviews.

Finally, any facility may choose not to participate in this interim audit program. In this scenario, we will reschedule a traditional audit later in the year after the subject restrictions have been lifted.

We offer this proposal as a means to provide uninterrupted audit services and subject matter expertise to EJIF stakeholders in light of the current pandemic conditions. As always, we are prepared to provide technical support 24 hours a day, 7 days a week in response to stakeholder questions, emergency incidents, and general assistance.

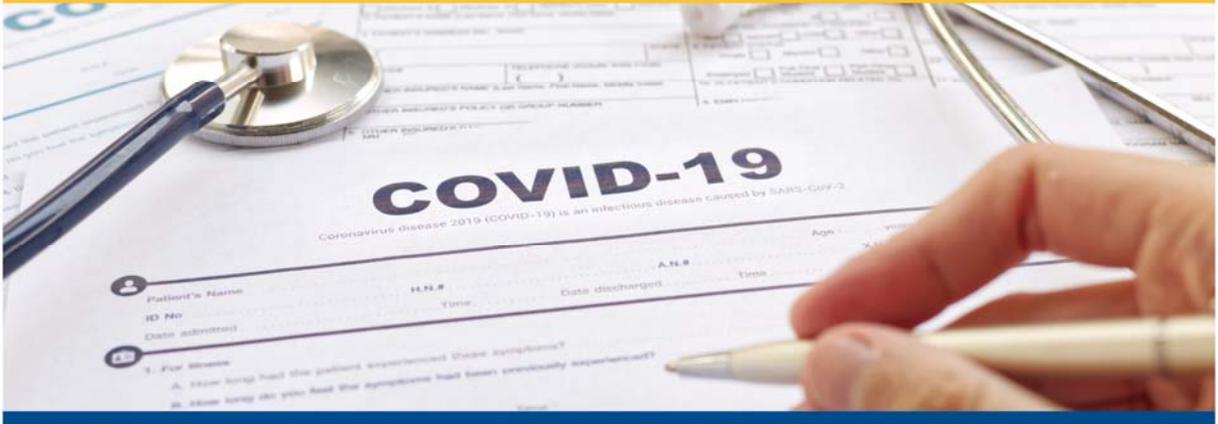
Please know that we are committed to providing all services in our contract without interruption and are open to further discussing how to best balance our environmental assessment tasks amidst the current pandemic.

Respectfully submitted,

FIRST ENVIRONMENT, INC.



Richard Erickson  
Senior Associate



## ADDRESSING THE PUBLIC HEALTH CRISIS

The MEL and its 19 affiliated Joint Insurance Funds were established by their members to address serious emergencies. Over the last 35 years, we have built the organizational skills and accumulated the financial resources needed to address this crisis.



**MEL**

THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)

### CLAIMS

Each JIF has arrangements to ensure claims will be paid in a timely fashion. Special New Jersey provisions protect all career and volunteer public safety workers in addition to coverage for all other employees and volunteers.

### SPECIAL COVID-19 CLAIMS COMMITTEE

The MEL also established a special committee to resolve matters pertaining to the Coronavirus. This provides direct access for members to address these issues. The committee will also research questions related to FEMA recoveries.

### MEMBER MUNICIPAL BOND ISSUANCE

The MEL recently established a Joint Cash Management and Investment (JCM) pool that will purchase up to \$100 million of debt securities issued by MEL members to help stabilize the volatile bond market.

### 2021 BUDGET RATE FREEZE

At the June meeting, the MEL plans to adopt a rate freeze for the 2021 budget to assist its affiliated JIFs next year.

### SAFETY TRAINING

The MEL offers numerous online safety training programs. Course details are available in the MEL Safety Institute Course Catalogue on the MEL website.

| PROFESSIONAL MUNICIPAL MANAGEMENT FUND |                                       |                  |                 |                   |                   |
|--|---------------------------------------|------------------|-----------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT            |                                       |                  |                 |                   |                   |
|  |                                       | AS OF            | March 31, 2020  |                   |                   |
|  |                                       | THIS MONTH       | YTD CHANGE      | PRIOR YEAR END    | FUND BALANCE      |
| 1.                                     | <b>UNDERWRITING INCOME</b>            | <b>323,473</b>   | <b>987,490</b>  | <b>86,135,357</b> | <b>87,122,847</b> |
| 2.                                     | <b>CLAIM EXPENSES</b>                 |                  |                 |                   |                   |
|  | Paid Claims                           | 105,672          | 392,386         | 39,196,596        | 39,588,983        |
|  | Case Reserves                         | (148,215)        | (211,725)       | 2,298,065         | 2,086,339         |
|  | IBNR                                  | (38,555)         | 222,339         | 1,393,527         | 1,615,866         |
|  | Recoveries                            | (5,999)          | (6,994)         | (149,962)         | (156,956)         |
|  | <b>TOTAL CLAIMS</b>                   | <b>(87,097)</b>  | <b>396,006</b>  | <b>42,738,226</b> | <b>43,134,232</b> |
| 3.                                     | <b>EXPENSES</b>                       |                  |                 |                   |                   |
|  | Excess Premiums                       | 113,134          | 339,402         | 23,694,596        | 24,033,998        |
|  | Administrative                        | 50,484           | 151,740         | 11,842,143        | 11,993,883        |
|  | <b>TOTAL EXPENSES</b>                 | <b>163,618</b>   | <b>491,141</b>  | <b>35,536,739</b> | <b>36,027,880</b> |
| 4.                                     | <b>UNDERWRITING PROFIT (1-2-3)</b>    | <b>246,953</b>   | <b>100,342</b>  | <b>7,860,392</b>  | <b>7,960,735</b>  |
| 5.                                     | <b>INVESTMENT INCOME</b>              | <b>23,730</b>    | <b>52,121</b>   | <b>5,167,248</b>  | <b>5,219,369</b>  |
| 6.                                     | <b>DIVIDEND INCOME</b>                | <b>0</b>         | <b>0</b>        | <b>1,721,553</b>  | <b>1,721,553</b>  |
| 7.                                     | <b>STATUTORY PROFIT (4+5+6)</b>       | <b>270,682</b>   | <b>152,464</b>  | <b>14,749,193</b> | <b>14,901,656</b> |
| 8.                                     | <b>DIVIDEND</b>                       | <b>0</b>         | <b>23,000</b>   | <b>11,408,210</b> | <b>11,431,210</b> |
| 9.                                     | <b>RCF Surplus Trigger Assessment</b> | <b>0</b>         | <b>0</b>        | <b>39,633</b>     | <b>39,633</b>     |
| 10.                                    | <b>STATUTORY SURPLUS (7-8-9)</b>      | <b>270,682</b>   | <b>129,464</b>  | <b>3,301,350</b>  | <b>3,430,814</b>  |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |                                       |                  |                 |                   |                   |
|  | Closed                                | 4,565            | (12,833)        | 1,610,697         | 1,597,864         |
|  | Aggregate Excess LFC                  | 4,932            | 14,179          | 236,051           | 250,230           |
|  | <b>2016</b>                           | <b>15,294</b>    | <b>19,552</b>   | <b>718,886</b>    | <b>738,438</b>    |
|  | <b>2017</b>                           | <b>25,128</b>    | <b>6,594</b>    | <b>339,597</b>    | <b>346,191</b>    |
|  | <b>2018</b>                           | <b>121,944</b>   | <b>27,187</b>   | <b>336,585</b>    | <b>363,773</b>    |
|  | <b>2019</b>                           | <b>84,527</b>    | <b>38,084</b>   | <b>59,534</b>     | <b>97,618</b>     |
|  | <b>2020</b>                           | <b>14,294</b>    | <b>36,701</b>   |                   | <b>36,701</b>     |
|  | <b>TOTAL SURPLUS (DEFICITS)</b>       | <b>270,682</b>   | <b>129,464</b>  | <b>3,301,350</b>  | <b>3,430,814</b>  |
|  | <b>TOTAL CASH</b>                     |                  |                 |                   | <b>7,516,004</b>  |
| <b>CLAIM ANALYSIS BY FUND YEAR</b>     |                                       |                  |                 |                   |                   |
|  | <b>TOTAL CLOSED YEAR CLAIMS</b>       | <b>0</b>         | <b>0</b>        | <b>35,499,730</b> | <b>35,499,730</b> |
|  | <b>FUND YEAR 2016</b>                 |                  |                 |                   |                   |
|  | Paid Claims                           | 10,810           | 29,852          | 1,041,159         | 1,071,012         |
|  | Case Reserves                         | (16,687)         | (35,828)        | 290,325           | 254,498           |
|  | IBNR                                  | (6,188)          | (6,188)         | 81,860            | 75,672            |
|  | Recoveries                            | 0                | 0               | (43,909)          | (43,909)          |
|  | <b>TOTAL FY 2016 CLAIMS</b>           | <b>(12,066)</b>  | <b>(12,164)</b> | <b>1,369,436</b>  | <b>1,357,272</b>  |
|  | <b>FUND YEAR 2017</b>                 |                  |                 |                   |                   |
|  | Paid Claims                           | 33,568           | 172,369         | 1,134,785         | 1,307,154         |
|  | Case Reserves                         | (40,998)         | (184,048)       | 657,730           | 473,682           |
|  | IBNR                                  | (45,218)         | (18,439)        | 219,346           | 200,907           |
|  | Recoveries                            | 0                | 0               | (48,788)          | (48,788)          |
|  | <b>TOTAL FY 2017 CLAIMS</b>           | <b>(52,647)</b>  | <b>(30,118)</b> | <b>1,963,073</b>  | <b>1,932,955</b>  |
|  | <b>FUND YEAR 2018</b>                 |                  |                 |                   |                   |
|  | Paid Claims                           | 21,901           | 48,206          | 920,059           | 968,266           |
|  | Case Reserves                         | (59,895)         | 12,982          | 762,580           | 775,561           |
|  | IBNR                                  | (80,534)         | (80,534)        | 335,376           | 254,842           |
|  | Recoveries                            | 0                | 0               | (33,066)          | (33,066)          |
|  | <b>TOTAL FY 2018 CLAIMS</b>           | <b>(118,528)</b> | <b>(19,346)</b> | <b>1,984,949</b>  | <b>1,965,603</b>  |
|  | <b>FUND YEAR 2019</b>                 |                  |                 |                   |                   |
|  | Paid Claims                           | 37,406           | 130,984         | 600,862           | 731,847           |
|  | Case Reserves                         | (34,526)         | (24,386)        | 587,429           | 563,043           |
|  | IBNR                                  | (61,391)         | (111,932)       | 756,945           | 645,013           |
|  | Recoveries                            | 0                | (995)           | (24,198)          | (25,193)          |
|  | <b>TOTAL FY 2019 CLAIMS</b>           | <b>(58,511)</b>  | <b>(6,329)</b>  | <b>1,921,039</b>  | <b>1,914,710</b>  |
|  | <b>FUND YEAR 2020</b>                 |                  |                 |                   |                   |
|  | Paid Claims                           | 1,987            | 10,974          |                   | 10,974            |
|  | Case Reserves                         | 3,891            | 19,555          |                   | 19,555            |
|  | IBNR                                  | 154,776          | 439,432         |                   | 439,432           |
|  | Recoveries                            | (5,999)          | (5,999)         |                   | (5,999)           |
|  | <b>TOTAL FY 2020 CLAIMS</b>           | <b>154,655</b>   | <b>463,963</b>  |                   | <b>463,963</b>    |
|  | <b>COMBINED TOTAL CLAIMS</b>          | <b>(87,097)</b>  | <b>396,006</b>  | <b>42,738,226</b> | <b>43,134,232</b> |

| <b>PROFESSIONAL MUNICIPAL MGMT JIF</b>                    |  |       |       |               |            |            |
|---|--|-------|-------|---------------|------------|------------|
| <b>Fixed Income Portfolio Summary and Rate Comparison</b> |  |       |       |               |            |            |
|   |  |       |       | For Month End |            | 3/31/2020  |
|   |  |       |       |               |            |            |
|   |  | 2017  | 2018  | 2019          | Last Month | This Month |
| <b>PROFESSIONAL MUNICIPAL MGMT JIF</b>                    |  |       |       |               |            |            |
| Total Cash Balance (millions)                             |  | 5.29  | 6.20  | 6.43          | 7.65       | 7.52       |
| <b>Fixed Income Portfolio</b>                             |  |       |       |               |            |            |
| Investments (millions), Book Value                        |  | 3.25  | 3.25  | 4.60          | 4.66       | 4.09       |
| Avg maturity (years)                                      |  | 0.43  | 1.48  | 0.72          | 0.56       | 0.48       |
| Unrealized gain/(loss) (%)                                |  | -0.71 | -0.81 | -0.05         | 0.27       | 0.66       |
| Purchase/Book yield (%)                                   |  | 1.20  | 1.57  | 1.63          | 1.63       | 1.42       |
| Realized gain/(loss) (%)                                  |  | 0.00  | 0.00  | 0.00          | 0.00       | 0.00       |
| Total Yield (Market)                                      |  | 0.49  | 0.76  | 1.58          | 1.90       | 2.08       |
| <b>M E L PORTFOLIO</b>                                    |  |       |       |               |            |            |
| Total Cash Balance (millions)                             |  | 59.15 | 62.76 | 68.39         | 64.95      | 62.57      |
| <b>Fixed Income Portfolio</b>                             |  |       |       |               |            |            |
| Investments (millions), Book Value                        |  | 48.74 | 48.74 | 38.01         | 23.70      | 23.70      |
| Avg maturity (years)                                      |  | 1.15  | 1.63  | 1.11          | 1.00       | 0.92       |
| Unrealized gain/(loss) (%) ***                            |  | -0.21 | -1.26 | -1.26         | 1.05       | 1.75       |
| Purchase/Book yield (%)                                   |  | 1.11  | 1.80  | 1.38          | 1.41       | 1.40       |
| Realized gain/(loss) (%)                                  |  | 0.00  | 0.00  | 0.00          | 0.00       | 0.00       |
| Total Yield (Market)                                      |  | 0.90  | 0.54  | 0.12          | 2.46       | 3.15       |
| <b>COMPARATIVE RATES (%)</b>                              |  |       |       |               |            |            |
| <b>Cash &amp; Cash Equivalents</b>                        |  |       |       |               |            |            |
| NJ Cash Mgmt Fund *                                       |  | 0.85  | 1.81  | 2.22          | 1.64       | 1.40       |
| Investors Bank Deposits                                   |  | -     | -     | 2.07          | 1.51       | 1.06       |
| <b>Treasury Issues</b>                                    |  |       |       |               |            |            |
| 1 year bills  |  | 1.20  | 2.33  | 2.05          | 1.41       | 0.33       |
| 3 year notes  |  | 1.58  | 2.63  | 1.94          | 1.31       | 0.50       |
| 5 year notes  |  | 1.83  | 2.75  | 1.96          | 1.32       | 0.59       |
| Merrill Lynch US Govt 1-3 years ^                         |  | 0.44  | 1.60  | 3.55          | 1.41       | 2.80       |

**Professional Municipal Mgmt Joint Insurance Fund  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS**

AS OF **March 31, 2020**

| <b>FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION</b> |                    |                  |               |               |               |               |               |               |
|---|--------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|
|   | Budget             | Limited          | 63            | MONTH         | 62            | MONTH         | 51            | MONTH         |
|   |                    | Incurred         | Actual        | TARGETED      | Actual        | TARGETED      | Actual        | TARGETED      |
|   |                    | Current          | 31-Mar-20     |               | 29-Feb-20     |               | 01-Apr-19     |               |
| PROPERTY  | 191,000            | 65,876           | 34.49%        | 100.00%       | 34.49%        | 100.00%       | 34.49%        | 100.00%       |
| GEN LIABILITY                                       | 471,685            | 137,219          | 29.09%        | 97.13%        | 29.09%        | 97.13%        | 29.09%        | 96.38%        |
| AUTO LIABILITY                                      | 75,666             | 68,243           | 90.19%        | 96.77%        | 90.19%        | 96.59%        | 90.19%        | 93.62%        |
| WORKER'S COMP                                       | 1,241,000          | 802,675          | 64.68%        | 99.95%        | 64.68%        | 99.93%        | 70.31%        | 99.57%        |
| <b>TOTAL ALL LINES</b>                              | <b>1,979,351</b>   | <b>1,074,014</b> | <b>54.26%</b> | <b>99.16%</b> | <b>54.26%</b> | <b>99.14%</b> | <b>57.79%</b> | <b>98.62%</b> |
| <b>NET PAYOUT %</b>                                 | <b>\$1,059,807</b> |                  | <b>53.54%</b> |               |               |               |               |               |
| <b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b> |                    |                  |               |               |               |               |               |               |
|   | Budget             | Limited          | 51            | MONTH         | 50            | MONTH         | 39            | MONTH         |
|   |                    | Incurred         | Actual        | TARGETED      | Actual        | TARGETED      | Actual        | TARGETED      |
|   |                    | Current          | 31-Mar-20     |               | 29-Feb-20     |               | 01-Apr-19     |               |
| PROPERTY  | 175,205            | 70,794           | 40.41%        | 100.00%       | 40.41%        | 100.00%       | 40.41%        | 100.00%       |
| GEN LIABILITY                                       | 485,444            | 199,599          | 41.12%        | 96.38%        | 41.12%        | 96.23%        | 36.74%        | 91.95%        |
| AUTO LIABILITY                                      | 63,974             | 7,856            | 12.28%        | 93.62%        | 12.28%        | 93.27%        | 12.28%        | 88.81%        |
| WORKER'S COMP                                       | 1,288,669          | 1,003,351        | 77.86%        | 99.57%        | 78.32%        | 99.52%        | 72.18%        | 98.57%        |
| <b>TOTAL ALL LINES</b>                              | <b>2,013,291</b>   | <b>1,281,600</b> | <b>63.66%</b> | <b>98.65%</b> | <b>63.95%</b> | <b>98.57%</b> | <b>58.97%</b> | <b>96.79%</b> |
| <b>NET PAYOUT %</b>                                 | <b>\$1,027,102</b> |                  | <b>51.02%</b> |               |               |               |               |               |
| <b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b> |                    |                  |               |               |               |               |               |               |
|   | Budget             | Limited          | 39            | MONTH         | 38            | MONTH         | 27            | MONTH         |
|   |                    | Incurred         | Actual        | TARGETED      | Actual        | TARGETED      | Actual        | TARGETED      |
|   |                    | Current          | 31-Mar-20     |               | 29-Feb-20     |               | 01-Apr-19     |               |
| PROPERTY  | 185,329            | 164,630          | 88.83%        | 100.00%       | 88.83%        | 100.00%       | 95.47%        | 100.00%       |
| GEN LIABILITY                                       | 483,019            | 369,378          | 76.47%        | 91.95%        | 78.01%        | 91.38%        | 70.31%        | 82.70%        |
| AUTO LIABILITY                                      | 53,346             | 107,178          | 200.91%       | 88.81%        | 200.91%       | 88.30%        | 147.05%       | 80.03%        |
| WORKER'S COMP                                       | 1,332,335          | 1,090,861        | 81.88%        | 98.57%        | 81.88%        | 98.43%        | 69.48%        | 95.33%        |
| <b>TOTAL ALL LINES</b>                              | <b>2,054,029</b>   | <b>1,732,048</b> | <b>84.32%</b> | <b>96.89%</b> | <b>84.69%</b> | <b>96.65%</b> | <b>74.03%</b> | <b>92.38%</b> |
| <b>NET PAYOUT %</b>                                 | <b>\$1,258,366</b> |                  | <b>61.26%</b> |               |               |               |               |               |
| <b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b> |                    |                  |               |               |               |               |               |               |
|   | Budget             | Limited          | 27            | MONTH         | 26            | MONTH         | 15            | MONTH         |
|   |                    | Incurred         | Actual        | TARGETED      | Actual        | TARGETED      | Actual        | TARGETED      |
|   |                    | Current          | 31-Mar-20     |               | 29-Feb-20     |               | 01-Apr-19     |               |
| PROPERTY  | 181,000            | 108,861          | 60.14%        | 100.00%       | 66.40%        | 100.00%       | 76.06%        | 96.43%        |
| GEN LIABILITY                                       | 428,966            | 146,987          | 34.27%        | 82.70%        | 28.44%        | 81.65%        | 16.09%        | 66.07%        |
| AUTO LIABILITY                                      | 47,555             | 41,443           | 87.15%        | 80.03%        | 87.15%        | 78.92%        | 30.01%        | 59.58%        |
| WORKER'S COMP                                       | 1,313,000          | 1,413,470        | 107.65%       | 95.33%        | 111.59%       | 94.80%        | 94.42%        | 78.67%        |
| <b>TOTAL ALL LINES</b>                              | <b>1,970,521</b>   | <b>1,710,761</b> | <b>86.82%</b> | <b>92.64%</b> | <b>88.75%</b> | <b>92.03%</b> | <b>74.12%</b> | <b>77.09%</b> |
| <b>NET PAYOUT %</b>                                 | <b>\$935,199</b>   |                  | <b>47.46%</b> |               |               |               |               |               |
| <b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b> |                    |                  |               |               |               |               |               |               |
|   | Budget             | Limited          | 15            | MONTH         | 14            | MONTH         | 3             | MONTH         |
|   |                    | Incurred         | Actual        | TARGETED      | Actual        | TARGETED      | Actual        | TARGETED      |
|   |                    | Current          | 31-Mar-20     |               | 29-Feb-20     |               | 01-Apr-19     |               |
| PROPERTY  | 189,999            | 196,592          | 103.47%       | 96.43%        | 100.78%       | 96.03%        | 36.75%        | 23.00%        |
| GEN LIABILITY                                       | 413,752            | 65,836           | 15.91%        | 66.07%        | 15.91%        | 64.20%        | 4.95%         | 6.00%         |
| AUTO LIABILITY                                      | 44,262             | 12,260           | 27.70%        | 59.58%        | 30.78%        | 56.96%        | 8.13%         | 6.00%         |
| WORKER'S COMP                                       | 1,275,000          | 995,009          | 78.04%        | 78.67%        | 78.11%        | 74.88%        | 3.96%         | 3.00%         |
| <b>TOTAL ALL LINES</b>                              | <b>1,923,013</b>   | <b>1,269,697</b> | <b>66.03%</b> | <b>77.27%</b> | <b>65.88%</b> | <b>74.26%</b> | <b>7.51%</b>  | <b>5.69%</b>  |
| <b>NET PAYOUT %</b>                                 | <b>\$706,654</b>   |                  | <b>36.75%</b> |               |               |               |               |               |
| <b>FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b> |                    |                  |               |               |               |               |               |               |
|   | Budget             | Limited          | 3             | MONTH         | 2             | MONTH         | -9            | MONTH         |
|   |                    | Incurred         | Actual        | TARGETED      | Actual        | TARGETED      | Actual        | TARGETED      |
|   |                    | Current          | 31-Mar-20     |               | 29-Feb-20     |               | 01-Apr-19     |               |
| PROPERTY  | 171,000            | 11,673           | 6.83%         | 23.00%        | 10.94%        | 13.00%        | N/A           | N/A           |
| GEN LIABILITY                                       | 380,312            | 1,100            | 0.29%         | 6.00%         | 0.45%         | 2.50%         | N/A           | N/A           |
| AUTO LIABILITY                                      | 47,539             | 2,125            | 4.47%         | 6.00%         | 0.00%         | 2.50%         | N/A           | N/A           |
| WORKER'S COMP                                       | 1,257,000          | 9,633            | 0.77%         | 3.00%         | 0.34%         | 2.00%         | N/A           | N/A           |
| <b>TOTAL ALL LINES</b>                              | <b>1,855,851</b>   | <b>24,531</b>    | <b>1.32%</b>  | <b>5.53%</b>  | <b>1.33%</b>  | <b>3.13%</b>  | <b>N/A</b>    | <b>N/A</b>    |
| <b>NET PAYOUT %</b>                                 | <b>\$4,975</b>     |                  | <b>0.27%</b>  |               |               |               |               |               |

**Professional Municipal Mgmt Joint Insurance Fund  
CLAIM ACTIVITY REPORT**

**COVERAGE LINE - PROPERTY**

**CLAIM COUNT - OPEN CLAIMS**

| Year        | 2016 | 2017 | 2018 | 2019 | 2020 | TOTAL |
|-------------|------|------|------|------|------|-------|
| February-20 | 2    | 0    | 4    | 7    | 5    | 18    |
| March-20    | 2    | 0    | 3    | 7    | 4    | 16    |
| NET CHGE    | 0    | 0    | -1   | 0    | -1   | -2    |

Limited Reserves

**\$2,940**

| Year         | 2016     | 2017      | 2018       | 2019      | 2020      | TOTAL     |
|--------------|----------|-----------|------------|-----------|-----------|-----------|
| February-20  | \$400    | \$0       | \$26,840   | \$17,675  | \$11,243  | \$56,158  |
| March-20     | \$400    | \$0       | \$15,513   | \$21,882  | \$9,242   | \$47,036  |
| NET CHGE     | \$0      | \$0       | (\$11,327) | \$4,207   | (\$2,001) | (\$9,122) |
| Ltd Incurred | \$70,794 | \$164,630 | \$108,861  | \$196,592 | \$11,673  | \$552,550 |

**COVERAGE LINE - GENERAL LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

| Year        | 2016 | 2017 | 2018 | 2019 | 2020 | TOTAL |
|-------------|------|------|------|------|------|-------|
| February-20 | 1    | 4    | 7    | 15   | 3    | 30    |
| March-20    | 1    | 3    | 7    | 15   | 3    | 29    |
| NET CHGE    | 0    | -1   | 0    | 0    | 0    | -1    |

Limited Reserves

**\$12,417**

| Year         | 2016      | 2017      | 2018      | 2019     | 2020    | TOTAL     |
|--------------|-----------|-----------|-----------|----------|---------|-----------|
| February-20  | \$25,955  | \$164,805 | \$96,571  | \$58,335 | \$1,700 | \$347,367 |
| March-20     | \$22,656  | \$156,432 | \$121,571 | \$58,335 | \$1,100 | \$360,095 |
| NET CHGE     | (\$3,299) | (\$8,373) | \$25,000  | \$0      | (\$600) | \$12,728  |
| Ltd Incurred | \$199,599 | \$369,378 | \$146,987 | \$65,836 | \$1,100 | \$782,900 |

**COVERAGE LINE - AUTO LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

| Year        | 2016 | 2017 | 2018 | 2019 | 2020 | TOTAL |
|-------------|------|------|------|------|------|-------|
| February-20 | 0    | 1    | 1    | 3    | 0    | 5     |
| March-20    | 0    | 1    | 1    | 1    | 1    | 4     |
| NET CHGE    | 0    | 0    | 0    | -2   | 1    | -1    |

Limited Reserves

**\$10,385**

| Year         | 2016    | 2017       | 2018     | 2019      | 2020    | TOTAL      |
|--------------|---------|------------|----------|-----------|---------|------------|
| February-20  | \$0     | \$36,920   | \$32,389 | \$3,600   | \$0     | \$72,909   |
| March-20     | \$0     | \$6,526    | \$32,389 | \$500     | \$2,125 | \$41,541   |
| NET CHGE     | \$0     | (\$30,393) | \$0      | (\$3,100) | \$2,125 | (\$31,368) |
| Ltd Incurred | \$7,856 | \$107,178  | \$41,443 | \$12,260  | \$2,125 | \$170,862  |

**COVERAGE LINE - WORKERS COMP.**

**CLAIM COUNT - OPEN CLAIMS**

| Year        | 2016 | 2017 | 2018 | 2019 | 2020 | TOTAL |
|-------------|------|------|------|------|------|-------|
| February-20 | 7    | 10   | 21   | 37   | 5    | 80    |
| March-20    | 6    | 10   | 19   | 33   | 11   | 79    |
| NET CHGE    | -1   | 0    | -2   | -4   | 6    | -1    |

Limited Reserves

**\$20,730**

| Year         | 2016        | 2017        | 2018        | 2019       | 2020    | TOTAL       |
|--------------|-------------|-------------|-------------|------------|---------|-------------|
| February-20  | \$244,830   | \$312,954   | \$679,656   | \$517,958  | \$2,722 | \$1,758,120 |
| March-20     | \$231,442   | \$310,723   | \$606,088   | \$482,326  | \$7,089 | \$1,637,667 |
| NET CHGE     | (\$13,388)  | (\$2,231)   | (\$73,568)  | (\$35,633) | \$4,367 | (\$120,453) |
| Ltd Incurred | \$1,003,351 | \$1,090,861 | \$1,413,470 | \$995,009  | \$9,633 | \$4,512,324 |

**TOTAL ALL LINES COMBINED**

**CLAIM COUNT - OPEN CLAIMS**

| Year        | 2016 | 2017 | 2018 | 2019 | 2020 | TOTAL |
|-------------|------|------|------|------|------|-------|
| February-20 | 10   | 15   | 33   | 62   | 13   | 133   |
| March-20    | 9    | 14   | 30   | 56   | 19   | 128   |
| NET CHGE    | -1   | -1   | -3   | -6   | 6    | -5    |

Limited Reserves

**\$16,300**

| Year         | 2016        | 2017        | 2018        | 2019        | 2020     | TOTAL       |
|--------------|-------------|-------------|-------------|-------------|----------|-------------|
| February-20  | \$271,185   | \$514,679   | \$835,457   | \$597,569   | \$15,665 | \$2,234,555 |
| March-20     | \$254,498   | \$473,682   | \$775,561   | \$563,043   | \$19,555 | \$2,086,339 |
| NET CHGE     | (\$16,687)  | (\$40,998)  | (\$59,895)  | (\$34,526)  | \$3,891  | (\$148,215) |
| Ltd Incurred | \$1,281,600 | \$1,732,048 | \$1,710,761 | \$1,269,697 | \$24,531 | \$6,018,636 |

| 2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS |                                |                                |                                |                                |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
|  |                                |                                |                                |                                |
|  |                                |                                | April 30, 2020                 |                                |
|  |                                |                                |                                |                                |
| FUND   | 2020<br>LOST TIME<br>FREQUENCY | 2019<br>LOST TIME<br>FREQUENCY | 2018<br>LOST TIME<br>FREQUENCY | TOTAL<br>RATE *<br>2020 - 2018 |
| Professional Municipal Management  | 0.00                           | 1.88                           | 2.48                           | 1.87                           |
| Monmouth County  | 0.51                           | 1.28                           | 1.16                           | 1.12                           |
| Atlantic County Municipal JIF  | 0.56                           | 2.44                           | 2.25                           | 2.10                           |
| Morris County  | 0.75                           | 1.50                           | 1.60                           | 1.43                           |
| Ocean County   | 0.78                           | 1.72                           | 2.20                           | 1.79                           |
| Burlington County Municipal JIF  | 0.80                           | 1.20                           | 1.69                           | 1.36                           |
| Central New Jersey   | 0.83                           | 1.32                           | 1.49                           | 1.31                           |
| South Bergen County  | 0.89                           | 1.49                           | 2.25                           | 1.73                           |
| Bergen County  | 0.91                           | 1.47                           | 1.43                           | 1.37                           |
| NJ Public Housing Authority  | 0.95                           | 1.75                           | 2.11                           | 1.78                           |
| Suburban Essex   | 0.99                           | 1.69                           | 2.09                           | 1.75                           |
| Gloucester, Salem, Cumberland Counties Municipal JIF                                     | 1.15                           | 1.63                           | 1.97                           | 1.70                           |
| Suburban Municipal   | 1.18                           | 1.75                           | 1.74                           | 1.66                           |
| NJ Utility Authorities   | 1.26                           | 2.48                           | 2.17                           | 2.17                           |
| Camden County  | 1.72                           | 1.42                           | 1.94                           | 1.68                           |
| <b>AVERAGE</b>   | <b>0.89</b>                    | <b>1.67</b>                    | <b>1.90</b>                    | <b>1.65</b>                    |

| Professional Municipal Management JOINT INSURANCE FUND                          |                                    |                   |                                  |                                |                                |                                |                                |                              |  |
|---|------------------------------------|-------------------|----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------------------------|--|
| 2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS |                                    |                   |                                  |                                |                                |                                |                                |                              |  |
|   |                                    | DATA VALUED AS OF |                                  |                                |                                |                                |                                |                              |  |
|   |                                    |                   |                                  | April 30, 2020                 |                                |                                |                                |                              |  |
| MEMBER_ID   | MEMBER                             | # CLAIMS<br>FOR   | Y.T.D.<br>LOST TIME<br>ACCIDENTS | 2020<br>LOST TIME<br>FREQUENCY | 2019<br>LOST TIME<br>FREQUENCY | 2018<br>LOST TIME<br>FREQUENCY | MEMBER                         | TOTAL<br>RATE<br>2020 - 2018 |  |
| 1   | 304 Evesham                        | 0                 | 0                                | 0.00                           | 2.25                           | 1.55                           | 1 Evesham                      | 1.63                         |  |
| 2   | 305 Evesham Township Fire District | 0                 | 0                                | 0.00                           | 0.00                           | 1.02                           | 2 Evesham Township Fire Distri | 0.46                         |  |
| 3   | 306 Maple Shade                    | 0                 | 0                                | 0.00                           | 0.86                           | 0.86                           | 3 Maple Shade                  | 0.74                         |  |
| 4   | 307 Moorestown                     | 0                 | 0                                | 0.00                           | 0.69                           | 2.14                           | 4 Moorestown                   | 1.19                         |  |
| 5   | 308 Willingboro                    | 0                 | 0                                | 0.00                           | 2.95                           | 4.21                           | 5 Willingboro                  | 3.08                         |  |
| <b>Totals:</b>  |                                    | 0                 | 0                                | 0.00                           | 1.88                           | 2.48                           |                                | <b>1.87</b>                  |  |

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND   |               |                     |           |                |                |                       |
|---|---------------|---------------------|-----------|----------------|----------------|-----------------------|
| EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund |               |                     |           |                |                |                       |
| Data Valued As of : May 18, 2020  |               |                     |           |                |                |                       |
| <b>Total Participating Members</b>  |               | <b>5</b>            | <b>5</b>  |                |                |                       |
| Complaint   |               |                     | <b>5</b>  |                |                |                       |
| Percent Compliant   |               |                     | 100.00%   |                |                |                       |
|   |               |                     |           | 01/01/20       | 2020           |                       |
|   | EPL Program ? | Checklist Submitted | Compliant | EPL Deductible | POL Deductible | Co-Insurance 01/01/20 |
| Member Name   |               |                     |           |                |                |                       |
| EVESHAM   | Yes           | Yes                 | Yes       | \$ 20,000      | \$ 20,000      | 20% of 1st 250K       |
| EVESHAM TOWNSHIP FIRE DISTRICT  | Yes           | Yes                 | Yes       | \$ 20,000      | \$ 20,000      | 20% of 1st 250K       |
| MAPLE SHADE   | Yes           | Yes                 | Yes       | \$ 10,000      | \$ 10,000      | 0%                    |
| MOORESTOWN  | Yes           | Yes                 | Yes       | \$ 20,000      | \$ 20,000      | 20% of 1st 250K       |
| WILLINGBORO   | Yes           | Yes                 | Yes       | \$ 20,000      | \$ 20,000      | 20% of 1st 250K       |

**Professional Municipal Management Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2020 as of May 1, 2020**

| <b><u>Item</u></b>   | <b><u>Filing Status</u></b> |
|--|-----------------------------|
| <input type="checkbox"/> <b>2020 Budget</b>                        | <b>Filed</b>                |
| <input type="checkbox"/> <b>Assessments</b>                        | <b>Filed</b>                |
| <input type="checkbox"/> <b>Actuarial Certification</b>            | <b>To be Filed</b>          |
| <input type="checkbox"/> <b>Reinsurance Policies</b>               | <b>To be Filed</b>          |
| <input type="checkbox"/> <b>Fund Commissioners</b>                 | <b>Filed</b>                |
| <input type="checkbox"/> <b>Fund Officers</b>                      | <b>Filed</b>                |
| <input type="checkbox"/> <b>Renewal Resolutions</b>                | <b>None</b>                 |
| <input type="checkbox"/> <b>New Members</b>                        | <b>None</b>                 |
| <input type="checkbox"/> <b>Withdrawals</b>                        | <b>None</b>                 |
| <input type="checkbox"/> <b>Risk Management Plan</b>               | <b>Filed</b>                |
| <input type="checkbox"/> <b>Certification of Professional Fees</b> | <b>Filed</b>                |
| <input type="checkbox"/> <b>Unaudited Financials</b>               | <b>To be Filed</b>          |
| <input type="checkbox"/> <b>Annual Audit</b>                       | <b>To be Filed</b>          |
| <input type="checkbox"/> <b>State Comptroller Audit Filing</b>     | <b>To be Filed</b>          |
| <input type="checkbox"/> <b>Ethics Filing</b>                      | <b>On Line Filing</b>       |

**RESOLUTION NO. 20-16**

**MAY 2020**

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

**BE IT RESOLVED** that the Professional Municipal Management Joint Insurance Fund’s Executive Board, 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 Fund.

| <b>FUND YEAR 2020</b> |                                |                                      |                      |
|-----------------------|--------------------------------|--------------------------------------|----------------------|
| <u>CheckNumber</u>    | <u>VendorName</u>              | <u>Comment</u>                       | <u>InvoiceAmount</u> |
| 001523                |                                |                                      |                      |
| 001523                | QUAL-LYNX                      | CLAIMS ADMIN 5/20                    | 11,542.24            |
|                       |                                |                                      | <b>11,542.24</b>     |
| 001524                |                                |                                      |                      |
| 001524                | J.A. MONTGOMERY RISK CONTROL   | SAFETY DIRECTOR 5/20                 | 1,968.58             |
|                       |                                |                                      | <b>1,968.58</b>      |
| 001525                |                                |                                      |                      |
| 001525                | PERMA                          | POSTAGE 4/20                         | 9.50                 |
| 001525                | PERMA                          | EXEC DIRECTOR 5/20                   | 11,302.00            |
|                       |                                |                                      | <b>11,311.50</b>     |
| 001526                |                                |                                      |                      |
| 001526                | THE ACTUARIAL ADVANTAGE        | ACTUARY FEE 5/20                     | 3,339.83             |
|                       |                                |                                      | <b>3,339.83</b>      |
| 001527                |                                |                                      |                      |
| 001527                | QUALCARE, INC.                 | WC - MANAGED CARE 5/20               | 7,209.28             |
|                       |                                |                                      | <b>7,209.28</b>      |
| 001528                |                                |                                      |                      |
| 001528                | THOMAS TONTARSKI               | TREASURER FEE 5/20                   | 1,518.17             |
| 001528                | THOMAS TONTARSKI               | EXPENSE CHECKS POSTAGE 5/20          | 26.35                |
|                       |                                |                                      | <b>1,544.52</b>      |
| 001529                |                                |                                      |                      |
| 001529                | HELMER, CONLEY & KASSELMAN, PA | LITIGATION FEE 5/20                  | 1,496.08             |
| 001529                | HELMER, CONLEY & KASSELMAN, PA | ATTORNEY FEE 5/20                    | 1,756.33             |
|                       |                                |                                      | <b>3,252.41</b>      |
| 001530                |                                |                                      |                      |
| 001530                | COURIER TIMES INC              | ACCT# 2-012012000                    | 50.36                |
|                       |                                |                                      | <b>50.36</b>         |
| 001531                |                                |                                      |                      |
| 001531                | CONNER STRONG & BUCKELEW       | UNDERWRITING FEE 5/20                | 508.00               |
|                       |                                |                                      | <b>508.00</b>        |
|                       |                                | <b>Total Payments FY 2020</b>        | <b>40,726.72</b>     |
|                       |                                | <b>TOTAL PAYMENTS ALL FUND YEARS</b> | <b>\$40,726.72</b>   |

\_\_\_\_\_  
**Chairperson**

**Attest:** \_\_\_\_\_

**Dated:** \_\_\_\_\_

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

\_\_\_\_\_  
**Treasurer**

May 11, 2020

To the Members of the  
Executive Board of the  
Professional Municipal Management  
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending April 30, 2020 for Closed Fund Years 1987 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

#### INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$6,577.50. This generated an average annual yield of 1.09%. However, we have an unrealized net loss of \$ 2,874.95 adjusting the reported yield to .61% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$24,302.21 as it relates to the market value of \$4,119,471.08 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,152,676.02.

Our asset portfolio with Wilmington Trust has 5 obligations less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 394.91 /YTD \$ 10,756.84  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 688.30

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 131 claim payments issued during the period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$103,092.18.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 7,516,006.57 to a closing balance of \$ 6,936,955.59 showing a decrease in the fund of \$ 579,050.98.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

| 2020<br>April                | Property                                 | Liability           | Auto              | Workers Comp        | LFC              | POL/EPL             | MEL               | EJIF                | Admin               | TOTAL               |
|------------------------------|--|---------------------|-------------------|---------------------|------------------|---------------------|-------------------|---------------------|---------------------|---------------------|
|                              | 322,286.69                               | 1,639,017.29        | 109,667.75        | 3,079,795.09        | 30,798.91        | 5,856.86            | 411,302.79        | (211,958.07)        | 2,129,238.93        | 7,516,006.24        |
|                              | 0.00                                     | 0.00                | 0.00              | 0.00                | 0.00             | 0.00                | 0.00              | 0.00                | 0.00                | 0.00                |
|                              | 394.91                                   | 688.30              | 0.00              | 0.00                | 0.00             | 0.00                | 0.00              | 0.00                | 0.00                | 1,083.21            |
|                              | (68.87)                                  | (350.30)            | (33.25)           | (658.21)            | (6.58)           | (1.26)              | (87.89)           | (0.10)              | (455.05)            | (1,661.51)          |
|                              | 0.00                                     | 0.00                | 0.00              | 0.00                | 0.00             | 0.00                | 0.00              | 0.00                | 0.00                | 0.00                |
|                              | (68.87)                                  | (350.30)            | (33.25)           | (658.21)            | (6.58)           | (1.26)              | (87.89)           | (0.10)              | (455.05)            | (1,661.51)          |
|                              | 0.00                                     | 0.00                | 0.00              | 0.00                | 0.00             | 0.00                | 0.00              | 0.00                | 0.00                | 0.00                |
|                              | 326.04                                   | 338.00              | (33.25)           | (658.21)            | (6.58)           | (1.26)              | (87.89)           | (0.10)              | (455.05)            | (578.30)            |
|                              | 4,062.47                                 | 12,888.98           | 8,745.94          | 77,394.79           | 0.00             | 0.00                | 0.00              | 0.00                | 0.00                | 103,092.18          |
|                              | 0.00                                     | 0.00                | 0.00              | 0.00                | 0.00             | 174,575.00          | 228,054.25        | 0.00                | 72,750.92           | 475,380.17          |
|                              | 0.00                                     | 0.00                | 0.00              | 0.00                | 0.00             | 0.00                | 0.00              | 0.00                | 0.00                | 0.00                |
|                              | 4,062.47                                 | 12,888.98           | 8,745.94          | 77,394.79           | 0.00             | 174,575.00          | 228,054.25        | 0.00                | 72,750.92           | 578,472.35          |
|                              | <b>318,550.26</b>                        | <b>1,626,466.31</b> | <b>100,888.56</b> | <b>3,001,742.09</b> | <b>30,792.33</b> | <b>(168,719.40)</b> | <b>183,160.65</b> | <b>(211,958.17)</b> | <b>2,056,032.96</b> | <b>6,936,955.59</b> |
| <b>REPORT STATUS SECTION</b> |  |                     |                   |                     |                  |                     |                   |                     |                     |                     |
| <b>Report Month: April</b>   |  |                     |                   |                     |                  |                     |                   |                     |                     |                     |
|                              |  |                     |                   |                     |                  | Balance Differences |                   |                     |                     |                     |
| Opening Balances:            | Opening Balances are equal               |                     |                   |                     |                  | \$0.00              |                   |                     |                     |                     |
| Imprest Transfers:           | Imprest Totals are equal                 |                     |                   |                     |                  | \$0.00              |                   |                     |                     |                     |
| Investment Balances:         | Investment Payment Balances are equal    |                     |                   |                     |                  | \$0.00              |                   |                     |                     |                     |
|                              | Investment Adjustment Balances are equal |                     |                   |                     |                  | \$0.00              |                   |                     |                     |                     |
| Ending Balances:             | Ending Balances are equal                |                     |                   |                     |                  | \$0.00              |                   |                     |                     |                     |
| Accural Balances:            | Accural Balances are equal               |                     |                   |                     |                  | \$0.00              |                   |                     |                     |                     |

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS             |  |                 |                     |                   |                     |
|--|--|-----------------|---------------------|-------------------|---------------------|
| PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND |  |                 |                     |                   |                     |
| ALL FUND YEARS COMBINED                                |  |                 |                     |                   |                     |
| CURRENT MONTH  | April  |                 |                     |                   |                     |
| CURRENT FUND YEAR                                      | 2020   |                 |                     |                   |                     |
|  | Description:                                 | ASSET MGR       | OPERATING ACCT 7307 | CLAIMS ACCT. 7326 | ADMIN. EXPENSE 7350 |
|  | ID Number:                                   |                 |                     |                   |                     |
|  | Maturity (Yrs)                               |                 |                     |                   |                     |
|  | Purchase Yield:                              |                 |                     |                   |                     |
|  | <b>TOTAL for All Accts &amp; instruments</b> |                 |                     |                   |                     |
| Opening Cash & Investn                                 | \$7,516,006.57                               | 4,699,907.73    | 2,715,098.84        | 100,000.00        | 1,000.00            |
| Opening Interest Accrua                                | \$27,841.88                                  | 27,841.88       | -                   | -                 | -                   |
| 1  | Interest Accrued and/or                      | \$5,363.06      | \$5,363.06          | \$0.00            | \$0.00              |
| 2  | Interest Accrued - discou                    | \$0.00          | \$0.00              | \$0.00            | \$0.00              |
| 3  | on 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 Inst                    | \$1,213.44      | -\$561.70           | \$1,775.14        | \$0.00              |
| 6  | Interest Paid - Term Ins                     | \$0.00          | \$0.00              | \$0.00            | \$0.00              |
| 7  | Realized Gain (Loss)                         | -\$2,874.95     | -\$2,874.95         | \$0.00            | \$0.00              |
| 8  | Net Investment Income                        | \$3,701.55      | \$1,926.41          | \$1,775.14        | \$0.00              |
| 9  | Deposits - Purchases                         | \$1,156,555.56  | \$0.00              | \$578,083.21      | \$103,092.18        |
| 10   | (Withdrawals - Sales)                        | -\$1,733,944.70 | -\$577,000.00       | -\$578,472.35     | -\$103,092.18       |
|  | Ending Cash & Investment                     | \$6,936,955.92  | \$4,119,471.08      | \$2,716,484.84    | \$100,000.00        |
|  | Ending Interest Accrual Bal                  | \$33,204.94     | \$33,204.94         | \$0.00            | \$0.00              |
|  | Plus Outstanding Checks                      | \$256,494.17    | \$0.00              | \$0.00            | \$19,434.67         |
|  | (Less Deposits in Transit)                   | \$0.00          | \$0.00              | \$0.00            | \$0.00              |
|  | Balance per Bank                             | \$7,193,450.09  | \$4,119,471.08      | \$2,716,484.84    | \$119,434.67        |
|  |  |                 |                     |                   | \$238,059.50        |

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES  
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND**

| Month             |              | April               |                   |                 |                     |                     |               |               |               |
|-------------------|--------------|---------------------|-------------------|-----------------|---------------------|---------------------|---------------|---------------|---------------|
| Current Fund Year |              | 2020                |                   |                 |                     |                     |               |               |               |
|                   |              | 1.                  | 2.                | 3.              | 4.                  | 5.                  | 6.            | 7.            | 8.            |
| Policy            |              | Calc. Net           | Monthly           | Monthly         | Calc. Net           | TPA Net             | Variance      | Delinquent    | Change        |
| Year              | Coverage     | Paid Thru           | Net Paid          | Recoveries      | Paid Thru           | Paid Thru           | To Be         | Unreconciled  | This          |
|                   |              | Last Month          | April             | April           | April               | April               | Reconciled    | Variance From | Month         |
| 2020              | Property     | 2,431.22            | 2,500.00          | 0.00            | 4,931.22            | 4,931.22            | (0.00)        | (0.00)        | (0.00)        |
|                   | Liability    | 0.00                | 0.00              | 0.00            | 0.00                | 0.00                | 0.00          | 0.00          | 0.00          |
|                   | Auto         | 0.00                | 0.00              | 0.00            | 0.00                | 0.00                | 0.00          | 0.00          | 0.00          |
|                   | Workers Comp | 2,544.11            | 954.40            | 0.00            | 3,498.51            | 3,498.51            | 0.00          | 0.00          | 0.00          |
|                   | <b>Total</b> | <b>4,975.33</b>     | <b>3,454.40</b>   | <b>0.00</b>     | <b>8,429.73</b>     | <b>8,429.73</b>     | <b>(0.00)</b> | <b>(0.00)</b> | <b>(0.00)</b> |
| 2019              | Property     | 174,710.41          | 1,562.47          | 394.91          | 175,877.97          | 175,877.97          | 0.00          | 0.00          | 0.00          |
|                   | Liability    | 7,500.45            | 0.00              | 0.00            | 7,500.45            | 7,500.45            | 0.00          | 0.00          | 0.00          |
|                   | Auto         | 11,760.28           | 0.00              | 0.00            | 11,760.28           | 11,760.28           | (0.00)        | (0.00)        | 0.00          |
|                   | Workers Comp | 512,682.91          | 24,536.80         | 0.00            | 537,219.71          | 537,219.71          | 0.00          | 0.00          | 0.00          |
|                   | <b>Total</b> | <b>706,654.05</b>   | <b>26,099.27</b>  | <b>394.91</b>   | <b>732,358.41</b>   | <b>732,358.41</b>   | <b>(0.00)</b> | <b>(0.00)</b> | <b>0.00</b>   |
| 2018              | Property     | 93,347.84           | 0.00              | 0.00            | 93,347.84           | 93,347.84           | 0.00          | 0.00          | 0.00          |
|                   | Liability    | 25,415.54           | 0.00              | 0.00            | 25,415.54           | 25,415.54           | (0.00)        | (0.00)        | 0.00          |
|                   | Auto         | 9,053.33            | 8,636.24          | 0.00            | 17,689.57           | 17,689.57           | 0.00          | 0.00          | 0.00          |
|                   | Workers Comp | 807,382.65          | 6,804.67          | 0.00            | 814,187.32          | 814,187.32          | 0.00          | 0.00          | 0.00          |
|                   | <b>Total</b> | <b>935,199.36</b>   | <b>15,440.91</b>  | <b>0.00</b>     | <b>950,640.27</b>   | <b>950,640.27</b>   | <b>0.00</b>   | <b>(0.00)</b> | <b>0.00</b>   |
| 2017              | Property     | 164,630.35          | 0.00              | 0.00            | 164,630.35          | 164,630.35          | 0.00          | 0.00          | 0.00          |
|                   | Liability    | 212,945.88          | 9,795.89          | 0.00            | 222,741.77          | 222,741.77          | 0.00          | 0.00          | 0.00          |
|                   | Auto         | 100,651.52          | 109.70            | 0.00            | 100,761.22          | 100,761.22          | (0.00)        | (0.00)        | 0.00          |
|                   | Workers Comp | 780,138.22          | 40,386.49         | 0.00            | 820,524.71          | 820,524.71          | 0.00          | 0.00          | 0.00          |
|                   | <b>Total</b> | <b>1,258,365.97</b> | <b>50,292.08</b>  | <b>0.00</b>     | <b>1,308,658.05</b> | <b>1,308,658.05</b> | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   |
| 2016              | Property     | 70,393.99           | 0.00              | 0.00            | 70,393.99           | 70,393.99           | 0.00          | 0.00          | 0.00          |
|                   | Liability    | 176,943.09          | 3,093.09          | 688.30          | 179,347.88          | 179,347.88          | 0.00          | 0.00          | 0.00          |
|                   | Auto         | 7,856.09            | 0.00              | 0.00            | 7,856.09            | 7,856.09            | 0.00          | 0.00          | 0.00          |
|                   | Workers Comp | 771,909.16          | 4,712.43          | 0.00            | 776,621.59          | 776,621.59          | 0.00          | 0.00          | 0.00          |
|                   | <b>Total</b> | <b>1,027,102.33</b> | <b>7,805.52</b>   | <b>688.30</b>   | <b>1,034,219.55</b> | <b>1,034,219.55</b> | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   |
| Closed FY         | Property     | 0.00                | 0.00              | 0.00            | 0.00                | 0.00                | 0.00          | 0.00          | 0.00          |
|                   | Liability    | 0.00                | 0.00              | 0.00            | 0.00                | 0.00                | 0.00          | 0.00          | 0.00          |
|                   | Auto         | 0.00                | 0.00              | 0.00            | 0.00                | 0.00                | 0.00          | 0.00          | 0.00          |
|                   | Workers Comp | 0.00                | 0.00              | 0.00            | 0.00                | 0.00                | 0.00          | 0.00          | 0.00          |
|                   | <b>Total</b> | <b>0.00</b>         | <b>0.00</b>       | <b>0.00</b>     | <b>0.00</b>         | <b>0.00</b>         | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   |
| <b>TOTAL</b>      |              | <b>3,932,297.04</b> | <b>103,092.18</b> | <b>1,083.21</b> | <b>4,034,306.01</b> | <b>4,034,306.01</b> | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   |

## Professional Municipal Management JIF Subrogation Report 2020

| DATE REC'D              | CREDITED TO:     | FILE NUMBER | CLAIMANT NAME    | COV. TYPE | FUND YEAR | AMOUNT RECEIVED | RECEIVED Y.T.D. |
|-------------------------|------------------|-------------|------------------|-----------|-----------|-----------------|-----------------|
| 1/14                    | WILLINGBORO TWP. | 2020189945  | NORMA HARDY      | WC        | 2019      | 3,270.26        |                 |
| 1/16                    | EVESHAM TOWNSHIP | 1255655     | JOSEPH TAVELLA   | WC        | 2016      | 98.00           |                 |
| TOTAL- JAN.<br>YTD 2020 |                  |             |                  |           |           | 3,368.26        | 3,368.26        |
| 2/14                    | WILLINGBORO TWP. | 2020185811  | WILLINGBORO TWP. | PR        | 2019      | 994.67          |                 |
| TOTAL- FEB.<br>YTD 2020 |                  |             |                  |           |           | 994.67          | 4,362.93        |
| 3/12                    | EVESHAM TOWNSHIP | 2020194068  | EVESHAM TOWNSHIP | PR        | 2020      | 5,999.00        |                 |
| TOTAL- MAR<br>YTD 2020  |                  |             |                  |           |           | 5,999.00        | 10,361.93       |
| 4/2                     | EVESHAM TOWNSHIP | 2019170512  | EVESHAM TOWNSHIP | PR        | 2019      | 394.91          |                 |
| TOTAL- APR<br>YTD 2020  |                  |             |                  |           |           | 394.91          | 10,756.84       |

# SAFETY DIRECTOR REPORT

## Professional Municipal Management Joint Insurance Fund

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, Senior Risk Control Consultant  
**DATE:** May 1, 2020

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

|  |  |   |
|--|--|---|
| <p>Keith Hummel<br/>Associate Public Sector Director<br/><a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a><br/>Office: 856-552-6862<br/>Fax: 856-552-6863</p> | <p>Lauren Gershman<br/>Administrative Assistant<br/><a href="mailto:lgershman@jamontgomery.com">lgershman@jamontgomery.com</a><br/>Office: 856-446-9279</p>                                  | <p>Glenn Prince<br/>Associate Public Sector Director<br/><a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a><br/>Office: 856-552-4744<br/>Cell: 609-238-3949</p> |
| <p>Robert Garish<br/>Senior Consultant<br/><a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a><br/>Office: 856-552-4650</p>                                     | <p>Mailing Address:<br/>231 Main Street<br/>P. O. Box 2017<br/>Toms River, NJ 08754<br/>Toll-Free: 877-398-3046<br/><a href="mailto:njuaif@jamontgomery.com">njuaif@jamontgomery.com</a></p> | <p>Jonathan Czarnecki<br/>Risk Control Consultant<br/><a href="mailto:jczarnecki@jamontgomery.com">jczarnecki@jamontgomery.com</a><br/>Office: 856-446-9205</p>                     |

#### LOSS CONTROL SURVEYS

- No visits were conducted during the month of April.

#### LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No visits were conducted during the month of April.

#### MEETINGS ATTENDED

- PMM JIF Claims Conference Call April 28, 2020
- PMM JIF Fund Meeting April 28, 2020

#### UPCOMING MEETING SCHEDULE

| DATE   | TOPIC          | LOCATION |
|--------|----------------|----------|
| May 26 | Claims Meeting | T.B.D.   |
| May 26 | Fund Meeting   | T.B.D.   |

### ***SAFETY DIRECTOR'S BULLETINS AND NOTICES***

Training announcements and bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the JIF website to verify contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail. If you are not receiving updates or would like to add other names to the distribution list, please let us know. Copies of the MSI Bulletins are available through the Safety Director's Office. Please contact our office for assistance.

- April 1, 2020- Safety Director Message – Junior Firefighters & EMS Cadets
- April 1, 2020- Monthly Agenda
- April 3, 2020- New Bulletin – COVID-19 Exposures to First Responders
- April 7, 2020- New Bulletin – FBI warns of child exploitation during COVID-19
- April 9, 2020- New Bulletin – COVID and Solid Waste Collection
- April 10, 2020- New Message from Safety Director – Post-COVID Summer Camp Training Resources
- April 15, 2020- Updated Bulletin – Firefighter / EMT Exposure to COVID-19
- April 17, 2020- Message from Safety Director for Administrative personnel
- April 22, 2020- New Bulletin – Taking Employees' Temperatures for Return-to-Work
- April 30, 2020- NEW MSI online streaming video service
- April 30, 2020- Updated Bulletin – Parks and Playgrounds

### ***MEL MEDIA LIBRARY***

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos, please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@iamontgomery.com](mailto:melvideolibrary@iamontgomery.com).

| <b>April</b>        |                         |
|---------------------|-------------------------|
| <b>Municipality</b> | <b>Number of Videos</b> |
| —                   | -0-                     |

### ***MEL SAFETY INSTITUTE (MSI)***

Streaming safety videos have been added to the Learning Management System. Under this new service, called, MSI Now, about 130 titles are now available by logging into the LMS and selecting the MSI NOW & Online Training College at the bottom right of the Home page. Once the College is opened, the list of videos will show on the right side of the page, under one of ten categories. Select the desired category and a list of videos that can be streamed right to your workplace.

Enrollment is required for all MSI classes. MSI classes are subject to cancellation or rescheduling at any time. Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

**MSI in-classroom training programs will continue to be suspended until further notice. We will be announcing future training opportunities soon.**

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

**NOTE:** We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise ([afelip@jamontgomery.com](mailto:afelip@jamontgomery.com)).

| CEU's for Certified Publics Works Managers                              |                 |  |               |
|---|-----------------|--|---------------|
| MSI Course  | CEU's/Cat.      | MSI Course   | CEU's/Cat.    |
| Accident Investigation  | 2 / M           | HazCom with Globally Harmonized System                 | 1 / T,G       |
| Advanced Safety Leadership  | 10 / M          | Hazardous Materials Awareness w/ HazCom & GHS          | 3 / T         |
| Asbestos, Lead & Silica Industrial Health Overview                      | 1 / T,G         | Hazard Identification - Making Your Observations Count | 1 / T,M       |
| Back Safety / Material Handling   | 1 / T           | Hearing Conservation                                   | 1 / T,G       |
| Bloodborne Pathogens Training   | 1 / G           | Heavy Equipment Safety                                 | 1 / G - 2 / T |
| Bloodborne Pathogens Administrator Training                             | 1 / T,M         | Hoists, Cranes and Rigging                             | 2 / T         |
| BOE Safety Awareness  | 3 / T           | Housing Authority Safety Awareness                     | 3 / T         |
| CDL - Supervisors Reasonable Suspicion                                  | 2 / M           | Jetter Safety  | 2 / T         |
| CDL - Drivers' Safety Regulations                                       | 2 / G           | Landscape Safety                                       | 2 / T         |
| Coaching the Maintenance Vehicle Operator                               | 2 / T,M         | Leaf Collection Safety Awareness                       | 2 / T         |
| Confined Space Entry - Permit Required                                  | 3.5 / T         | Lockout Tagout   | 2 / T         |
| Confined Space Awareness  | 1 / T,G         | Personal Protective Equipment (PPE)                    | 2 / T         |
| Dealing With Difficult People   | 1 / M           | Playground Safety inspections                          | 2 / T         |
| Defensive Driving-6-Hour  | 6 / M           | Sanitation and Recycling Safety                        | 2 / T         |
| Driving Safety Awareness  | 1.5 / T         | Safety Committee Best Practices                        | 1.5 / M       |
| Employee Conduct and Violence in the Work Place                         | 1.5 / E         | Safety Coordinator's Skills Training                   | 2 / M,G       |
| Excavation Trenching & Shoring  | 2 / T,M         | Shop and Tool Safety                                   | 1 / T         |
| Fall Protection Awareness   | 2 / T,M         | Seasonal Public Works Operations                       | 3 / T         |
| Fast Track to Safety  | 4 / T           | Snow Plow Safety                                       | 2 / T         |
| Fire Extinguisher   | 1 / T           | Special Events Management                              | 2 / M         |
| Fire Safety   | .5 / T - .5 / G | Shift Briefing Essentials                              | 1 / M         |
| Flagger / Workzone Safety   | 2 / T,M         |  |               |
| CEU's for Registered Municipal Clerks                                   |                 |  |               |
| MSI Course  | CEU's/Cat.      | MSI Course   | CEU's/Cat.    |
| Asbestos, Lead & Silica Industrial Health Overview                      | 1 / P           | Hazard Identification - Making your Observations Count | 2 / P         |
| Bloodborne Pathogens Training   | 1 / P           | Safety Committee Best Practices                        | 1.5 / P       |
| Dealing With Difficult People   | 1 / P           | Safety Coordinator's Skills Training                   | 4 / P         |
| Employee Conduct and Violence in the Work Place                         | 1.5 / E         | Special Event Management                               | 2 / P         |
| TCH's For Water/ Wastewater   |                 |  |               |
| MSI Course  | TCH's/Cat.      | MSI Course   | TCH's/Cat.    |
| Accident Investigation  | 1.5 / S         | HazCom with Globally Harmonized System                 | 1.5 / S       |
| Advanced Safety Leadership  | 10 / S          | Hazardous Materials Awareness w/ HazCom & GHS          | 3 / S         |
| Asbestos, Lead & Silica Industrial Health Overview                      | 1 / S           | Heavy Equipment Safety                                 | 3 / S         |
| Back Safety / Material Handling   | 1 / S           | Housing Authority Safety Awareness                     | 3 / S         |
| Bloodborne Pathogens Training   | 1 / S           | Hazard Identification - Making your Observations Count | 1.5 / S       |
| Bloodborne Pathogens Administrator Training                             | 2 / Non S       | Hearing Conservation                                   | 1 / S         |
| BOE Safety Awareness  | 3 / S           | Hoists, Cranes and Rigging                             | 2 / S         |
| CDL - Supervisors Reasonable Suspicion                                  | 1.5 / S         | Jetter Safety  | 2 / S         |
| CDL - Drivers' Safety Regulations                                       | 2 / S           | Ladder Safety/Walking Working Surfaces                 | 2 / S         |
| Confined Space Awareness  | 1 / S           | Landscape Safety                                       | 2 / S         |
| Confined Space Entry - Permit Required                                  | 3.5 / S         | Leaf Collection Safety Awareness                       | 2 / S         |
| Dealing With Difficult People   | 1 / S           | Lockout Tagout   | 2 / S         |
| Defensive Driving-6-Hour  | 5.5 / S         | Shop and Tool Safety                                   | 1 / S         |
| Driving Safety Awareness  | 1.5 / S         | Office Safety  | 2 / S         |
| Employee Conduct and Violence in the Work Place                         | 1.5 / Non S     | Personal Protective Equipment (PPE)                    | 2 / S         |
| Excavation Trenching & Shoring  | 4 / S           | Safety Committee Best Practices                        | 1.5 / S       |
| Fall Protection Awareness   | 2 / S           | Safety Coordinator's Skills Training                   | 4 / Non S     |
| Fast Track to Safety  | 4 / S           | Seasonal Public Works Operations                       | 3 / S         |
| Fire Extinguisher   | 1 / S           | Shift Briefing Essentials                              | 1.5 / S       |
| Fire Safety   | 1 / S           | Snow Plow Safety                                       | 2 / S         |
| Flagger / Workzone Safety   | 2 / S           | Special Event Management                               | 2 / S         |
| CEU's for Tax Collectors  |                 | CEU's for County/Municipal Finance Officers            |               |
| MSI Course  | CEU's/Cat.      | MSI Course   | CEU's/Cat.    |
| Employee Conduct and Violence in the Work Place                         | 1.5 / E         | Employee Conduct and Violence in the Work Place        | 1.5 / E       |
| Dealing With Difficult People   | 1 / E, Gen      | Dealing With Difficult People                          | 1 / E, M      |
| CEU's for Certified Recycling Professionals                             |                 | CEU's for Qualified Purchasing Agents                  |               |
| MSI Course  | CEU's/Cat.      | MSI Course   | CEU's/Cat.    |
| Fire Extinguisher Safety  | 1 / CRP         | Employee Conduct and Violence in the Work Place        | 1.5 / E       |
| Hazard Recognition-Making your Observations Count                       | 2 / CRP         | Dealing With Difficult People                          | 1 / OFF       |
| Heavy Equipment   | 3 / CRP         |  |               |
| Sanitation and Recycling Safety   | 2 / CRP         |  |               |
| CEU's for Park and Rec Professionals                                    |                 |  |               |
| MSI Course  | CEU's/Cat.      |  |               |
| Playground Safety Inspections (CEUs for all Park and Rec Professionals) | .2              |  |               |
| ***Categories   |                 | ***Categories(cont.)                                   |               |
| E - Ethics  |                 | Non S - Non Safety (Management)                        |               |
| T - Technical   |                 | P - Professional Development                           |               |
| G - Governmental  |                 | M - Management   |               |
| S - Safety / Non S - Non Safety   |                 | CRP - Certified Recycling Professional Classroom CEU   |               |
| GEN - General Secondary Duties  |                 | OFF - Office Admin/General Duties                      |               |

# Professional Municipal Mgmt JIF

## Certificate of Insurance Monthly Report

From 3/22/2020 To 4/22/2020

| Holder (H)/<br>Insured Name (I)                     | Holder / Insured Address                            | Description of Operations  | Issue Date/<br>Cert ID    | Coverage           |
|---|---|--|---------------------------|--------------------|
| H - KS StateBank<br><br>I - Township of Willingboro | 1010 Westloop<br>P.O. Box 69<br>Manhattan, KS 66505 | RE: (1) 2020 Ford F-150 VIN (1FTEW1E5XLFA28999) Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to (1) 2020 Ford F-150 VIN (1FTEW1E5XLFA28999) Value \$43,746.00. | 4/15/2020<br><br>#2484693 | GL AU EX<br>WC OTH |
| <b>Total # of Holders: 1</b>                        |   |  |                           |                    |



**PROFESSIONAL MUNICIPAL MANAGEMENT JIF  
Cumulative Savings Report**

| 2020          | UNITS OF SERVICE | BILLED              | APPROVED            | SAVINGS             | % SAVINGS  |
|---------------|------------------|---------------------|---------------------|---------------------|------------|
| JANUARY       | 67               | \$28,021.04         | \$10,319.06         | \$17,701.98         | 63%        |
| FEBRUARY      | 132              | \$151,717.37        | \$43,060.69         | \$108,656.68        | 72%        |
| MARCH         | 105              | \$119,083.23        | \$43,582.43         | \$75,500.80         | 63%        |
| APRIL         | 88               | \$62,501.40         | \$22,871.72         | \$39,629.68         | 63%        |
| MAY           |                  |                     |                     |                     |            |
| JUNE          |                  |                     |                     |                     |            |
| JULY          |                  |                     |                     |                     |            |
| AUGUST        |                  |                     |                     |                     |            |
| SEPTEMBER     |                  |                     |                     |                     |            |
| OCTOBER       |                  |                     |                     |                     |            |
| NOVEMBER      |                  |                     |                     |                     |            |
| DECEMBER      |                  |                     |                     |                     |            |
| <b>TOTALS</b> | <b>392</b>       | <b>\$361,323.04</b> | <b>\$119,833.90</b> | <b>\$241,489.14</b> | <b>67%</b> |

| 2019          | UNITS OF SERVICE | BILLED                | APPROVED            | SAVINGS               | % SAVINGS  |
|---------------|------------------|-----------------------|---------------------|-----------------------|------------|
| JANUARY       | 54               | \$18,456.01           | \$7,732.57          | \$10,723.44           | 58%        |
| FEBRUARY      | 197              | \$266,851.20          | \$97,145.36         | \$169,705.84          | 64%        |
| MARCH         | 83               | \$272,577.36          | \$41,182.77         | \$231,394.59          | 85%        |
| APRIL         | 119              | \$239,298.49          | \$79,079.33         | \$160,219.16          | 67%        |
| MAY           | 80               | \$198,539.60          | \$109,089.20        | \$89,450.40           | 45%        |
| JUNE          | 127              | \$151,492.03          | \$64,763.53         | \$86,728.50           | 57%        |
| JULY          | 104              | \$103,349.22          | \$42,460.47         | \$64,727.75           | 59%        |
| AUGUST        | 104              | \$109,128.90          | \$58,209.59         | \$47,080.31           | 46%        |
| SEPTEMBER     | 106              | \$106,353.28          | \$46,519.52         | \$59,833.76           | 56%        |
| OCTOBER       | 119              | \$178,650.01          | \$58,385.05         | \$120,264.96          | 67%        |
| NOVEMBER      | 144              | \$144,475.72          | \$53,759.64         | \$90,716.08           | 63%        |
| DECEMBER      | 80               | \$58,613.74           | \$19,499.46         | \$39,114.28           | 67%        |
| <b>TOTALS</b> | <b>1317</b>      | <b>\$1,847,785.56</b> | <b>\$677,826.49</b> | <b>\$1,169,959.07</b> | <b>63%</b> |



**PROFESSIONAL MUNICIPAL MANAGEMENT JIF**  
**Savings By Specialty & Top 10 Providers**  
**1/1/2020 – 4/30/2020**

**SAVINGS BY SPECIALTY**

|                            | UNITS<br>OF<br>SERVICE | BILLED              | APPROVED            | SAVINGS             | %<br>SAVINGS |
|----------------------------|------------------------|---------------------|---------------------|---------------------|--------------|
| Ambulance                  | 1                      | \$802.70            | \$789.00            | \$13.70             | 2%           |
| Ambulatory Surgical Center | 9                      | \$63,435.00         | \$26,884.50         | \$36,550.50         | 58%          |
| Anesthesiology             | 9                      | \$11,568.50         | \$7,752.90          | \$3,815.60          | 33%          |
| Behavioral Health          | 11                     | \$3,733.00          | \$2,923.17          | \$809.83            | 22%          |
| Durable Medical Equipment  | 2                      | \$6,007.65          | \$4,882.65          | \$1,125.00          | 19%          |
| Emergency Medicine         | 3                      | \$3,004.00          | \$2,329.15          | \$674.85            | 22%          |
| Hand Surgery               | 5                      | \$2,634.00          | \$1,535.93          | \$1,098.07          | 42%          |
| Hospital                   | 7                      | \$20,988.34         | \$10,825.93         | \$10,162.41         | 48%          |
| Laboratory Services        | 3                      | \$414.19            | \$57.04             | \$357.15            | 86%          |
| Medical Transportation     | 12                     | \$1,400.00          | \$1,240.00          | \$160.00            | 11%          |
| Neurology                  | 4                      | \$17,988.00         | \$9,056.82          | \$8,931.18          | 50%          |
| Neurosurgery               | 14                     | \$17,150.00         | \$4,041.61          | \$13,108.39         | 76%          |
| Occupational Medicine      | 27                     | \$9,709.90          | \$5,254.92          | \$4,454.98          | 46%          |
| Orthopedic Surgery         | 48                     | \$76,946.90         | \$13,247.64         | \$63,699.26         | 83%          |
| Pain Management            | 4                      | \$17,300.00         | \$1,728.90          | \$15,571.10         | 90%          |
| Physical Medicine & Rehab  | 9                      | \$11,922.10         | \$1,913.40          | \$10,008.70         | 84%          |
| Physical Therapy           | 188                    | \$81,125.36         | \$16,267.00         | \$64,858.36         | 80%          |
| Physicians Fees            | 2                      | \$370.00            | \$330.04            | \$39.96             | 11%          |
| Radiology                  | 14                     | \$8,400.40          | \$4,204.02          | \$4,196.38          | 50%          |
| Urgent Care Center         | 11                     | \$2,850.00          | \$1,729.39          | \$1,120.61          | 39%          |
| <b>Grand Total</b>         | <b>383</b>             | <b>\$357,750.04</b> | <b>\$116,994.01</b> | <b>\$240,756.03</b> | <b>67%</b>   |

**TOP 10 PROVIDERS**

|                           | UNITS OF<br>SERVICE | APPROVED           | SPECIALTY                               |
|---------------------------|---------------------|--------------------|---|
| PREMIER SURGICAL CENTER   | 1                   | \$9,018.00         | Ambulatory Surgery Center               |
| SUMMIT SURGICAL CENTER    | 2                   | \$8,539.00         | Ambulatory Surgery Center               |
| IVY REHAB NETWORK INC     | 90                  | \$7,660.00         | Physical Therapy                        |
| NOVACARE REHABILITATION   | 59                  | \$5,487.00         | Physical Therapy                        |
| ATLAS SPINE               | 6                   | \$5,412.89         | Orthopedic Surgery                      |
| CENTENNIAL SURGERY CENTER | 3                   | \$5,056.00         | Ambulatory Surgery Center               |
| ACCURATE MONITORING, LLC  | 1                   | \$4,955.00         | Neurology                               |
| KENNEDY HEALTH            | 2                   | \$4,614.72         | Hospital                                |
| CONCENTRA MEDICAL CENTERS | 22                  | \$4,533.79         | Occupational Medicine                   |
| VIRTUA MEDICAL GROUP      | 15                  | \$4,502.78         | Hand Surgery, Hospitalist, Occ Medicine |
| <b>Grand Total</b>        | <b>201</b>          | <b>\$59,779.18</b> |   |



## QUALCARE VIRTU<sup>AL</sup>CARE



### EASY ACCESS TO PROVIDERS

In response to the unprecedented health crisis of the COVID-19 outbreak, QualCare introduces the Virtual Care Initiative. Virtual Care includes streamlined access to medical providers who offer tele-medicine and tele-therapy services. Patients can be seen by physicians, safely and securely, and continue their medical treatment plan from their homes, workplaces or on the go.

#### WHO

#### PROVIDES VIRTUAL CARE?

Virtual Care is available through the QualCare Provider Network for many of the most utilized specialties in Workers' Compensation. Provider partners are offering secure virtual treatment after normal hours, in conjunction with their traditional office-based services, and in the event of emergencies like COVID-19.

#### WHAT

#### SERVICES ARE AVAILABLE?

Virtual Care providers offer patients many of the same in-office services via secure telephone, video and live chats. Initial treatment and evaluation of minor injuries, re-checks and follow up visits, physical therapy via interactive tele-rehab, and psychiatric care are some of the most useful virtual care deployments for your workers' compensation program.

#### WHERE

#### DO VIRTUAL CARE VISITS TAKE PLACE?

Virtual Care visits can take place at home, work or on the go. If a patient has secure access to a smartphone, tablet or computer connected to Wi-Fi, Virtual Care visits can be a useful, safe, efficient method of receiving high-quality medical treatment for work-related injuries.

#### WHEN

#### CAN VIRTUAL CARE BE USED?

Virtual Care can be deployed when a patient is unable to go to a provider's office due to transportation or safety constraints, when care is needed after hours or during times of emergency. Virtual Care can serve our community under normal AND extenuating circumstances.

#### WHY

#### USE VIRTUAL CARE?

Virtual Care allows patients to receive or continue necessary medical treatment quickly and safely, without the risk of exposure to, or exposing medical staff to, infectious disease. With a continuity of care achieved through virtual treatment, claimants return to health and meaningful work sooner.

**INTERACTIVE, EFFECTIVE CARE  
FOR WORKERS' COMPENSATION**

Nurse Case Managers, Claims Adjusters and Providers working together to safely treat injured workers anywhere.

**HOW DOES VIRTUAL CARE WORK FOR WORKERS' COMPENSATION?**

Qual-Lynx Nurse Case Managers and/or Claims Adjusters work closely with healthcare providers to determine whether a claimant would benefit from Virtual Care. This determination depends on the type of injury/illness, treatment needed and current status of claimant.

- Qual-Lynx Nurse Case Managers and Claims Adjusters:
  - contact providers to determine the technology being utilized by the provider for Virtual Care.
  - outreach to claimant to ensure they have access to the necessary technology.
- Provider's office sends the claimant a secure email with login information as needed and the appointment is scheduled.
- Nurses and adjusters follow-up with the claimant to ensure they were able to connect with the provider virtually.
- Qual-Lynx works with the QualCare provider within the same workflows established for in office care.
- Qual-Lynx nurses and adjusters continue their focus on quality care, return to work, treatment timelines, thorough documentation, and secured passing of information.
- Qual-Lynx reviews work status, transitional duty opportunities and estimated Maximum Medical Improvement with providers using the Virtual Care model in the same manner they would using in office care.



# ***APPENDIX I - MINUTES***

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
 OPEN SESSION MINUTES  
 MEETING – APRIL 28, 2020  
 TELEPHONIC MEETING  
 1:00 PM**

Meeting of 2020 Fund Commissioners called to order. Open Public Meetings notice read into record.

**ROLL CALL OF 2020 FUND COMMISSIONERS:**

|                             |                         |                  |
|-----------------------------|-------------------------|------------------|
| Thomas Merchel, Chairman    | Township of Moorestown  | Present          |
| Richard Brevogel, Secretary | Township of Willingboro | Present          |
| Susan Danson                | Township of Maple Shade | Present          |
| Robert Corrales             | Township of Evesham     | Present (1:06PM) |

**SPECIAL FUND COMMISSIONERS:**

|               |                        |        |
|---------------|------------------------|--------|
| Maryann Knell | Township of Moorestown | Absent |
|---------------|------------------------|--------|

**APPOINTED OFFICIALS PRESENT:**

|                                  |  |
|----------------------------------|--|
| Executive Director/Administrator | PERMA Risk Management Services<br><b>Bradford C. Stokes,</b><br><b>Karen A. Read</b><br><b>Rachel Chwastek</b> |
|----------------------------------|--|

|           |                      |
|-----------|----------------------|
| Treasurer | <b>Tom Tontarski</b> |
|-----------|----------------------|

|          |   |
|----------|---|
| Attorney | Helmer, Conley & Kasselmann<br><b>William Kearns, Esquire</b> |
|----------|---|

|         |                  |
|---------|------------------|
| Auditor | Bowman & Company |
|---------|------------------|

|                |                                   |
|----------------|-----------------------------------|
| Claims Service | Qual Lynx<br><b>Kathy Kissane</b> |
|----------------|-----------------------------------|

|                                    |
|------------------------------------|
| PERMA<br><b>Jennifer Conicella</b> |
|------------------------------------|

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

|                           |  |
|---------------------------|--|
| Managed Care Organization | QualCare<br><b>Stephen McNamara</b><br><b>Karen Beatty</b> |
|---------------------------|--|

|                      |  |
|----------------------|--|
| Underwriting Manager | Conner Strong & Buckelew<br><b>Edward Cooney</b> |
|----------------------|--|

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District  
Larry Graham, Fairview Insurance

**APPROVAL OF MINUTES: FEBRUARY 24, 2020 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 24, 2020:**

|         |                       |
|---------|-----------------------|
| Moved:  | Commissioner Danson   |
| Second: | Commissioner Brevogel |
| Vote:   | Unanimous             |

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**COVID 19:** Included in the agenda were copies of two MEL notices distributed to members advising on a MEL special committee formed to resolve matters related to coronavirus, workers' compensation claims related to coronavirus and member municipal bond issuance.

The MEL's Safety Director has been posting informative materials and links concerning COVID 19 to the MEL webpage [www.njmel.org](http://www.njmel.org).

**MEL's Joint Cash Management Investment Program:** After several years of legislative initiatives, the MEL established a Joint Cash Management and Investment (JCMI) pool. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities.

The Residual Claims Fund and the Environmental Joint Insurance Fund executed agreements to participate at their March 27<sup>th</sup> meetings. At this time, the JCMI is also extending invitations to local affiliated Joint Insurance Funds. The JCMI Operations Committee has provided a list of questions and answers that Fund Commissioners may review.

Mr. Stokes advised they have already successfully secured 10 Mel-affiliated municipality bids.

Chairman Merchel advised the members to discuss with their Bond Counsel to let them know of this option. He then asked if Mr. Tontarski had been involved in the discussion.

Mr. Tontarski had attended a treasurers meeting regarding the JCMI, he advised a variety of questions were developed, there was still some lack of clarity in procedure, but they are headed in the right direction and he has no problem with PMM JIF getting involved in the JCMI. He advised the JCMI cost associated with the asset manager and custodian represents 10% and Wilmington Trust rate is 5%, so once the investments mature he'd move it to Bank of America (the JCMI Custodian), but he wouldn't want to prematurely pay a higher rate.

Chairman Merchel agreed and confirmed he wanted to make sure Mr. Tontarski was part of the conversation.

Mr. Stokes advised multiple people had been working in the JCMI for years, John Rheinart, Chuck Cuccia and from PERMA Joseph Hrubash and Dave Grubb. Also, Fred Semrau the fund attorney. They have all worked countless hours putting it together.

Mr. Brevogel stated when you have a deferred comp program in a municipality you have a fiduciary responsibility that you have to look to make sure you are competitive. Would that be the same process for this asset manager?

Mr. Stokes advised they meet prior to bidding on any municipalities, and do their due diligence. They are only going for towns that have a high bond rating and there a lot of things in place for securities, as this is public money. There are a lot of protections that in place for this.

Mr. Brevogel advised 10% sounds kind of high.

Mr. Stokes advised he would get some clarification on that.

Mr. Tontarski advised Wilmington Trust was given the opportunity to bid on the JCMI and Wilmington Trust bid 25 basis points, rather than 5 basis points, and Mr. Tontarski isn't sure why that is, but right now PMM is locked in at 5% with Wilmington Trust and he'd like to ride that out, rather than prematurely roll their funds over into the JCMI.

Mr. Stokes advised there is time, the JCMI will be phasing the JIFs in, so we can pose those questions.

Included in the agenda was Resolution 20-14 authorizing the PMM JIF's participation in the program.

**MOTION TO ADOPT RESOLUTION 20-14 TO AUTHORIZE THE PMM JIF'S PARTICIPATION IN THE MUNICIPAL EXCESS LIABILITY FUND JOINT CASH MANAGEMENT AND INVESTMENT PROGRAM (JCMI)**

|         |                       |
|---------|-----------------------|
| Moved:  | Commissioner Danson   |
| Second: | Commissioner Brevogel |
| Vote:   | 4 Ayes – 0 Nays       |

Also, enclosed was the application that must be completed and submitted to the JCMI for membership.

**MEL, RCF, EJIF March 27, 2020 Meetings:** Due to the current public health emergency, the MEL decided to forego the annual reporting of MEL sub-committees; however, each fund held their respective meetings via teleconference. Enclosed in the agenda were copies of Chairman Merchel's reports of the meetings.

**2020 MEL, MR HIF & NJCE Educational Seminar:** The 10<sup>th</sup> annual seminar scheduled for Friday, May 1, 2020 has been postponed and will be rescheduled at a later date.

**Elected Officials Training Course:** This year’s elected officials training program focuses on Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation. Instructor-led sessions have been placed on hold. Instructions for the on-line course was included in the agenda.

**Employment Practices Training:** Included in the agenda was a memorandum outlining this year’s Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual and handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021.

**League Magazine Ad:** The latest in the series of “Power of Collaboration” ads in the LOM publication highlights the benefits of online training.

**Financial Disclosures:** Commissioners should complete the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. The 2020 roster has been updated and we emailed fund commissioners with instructions to file. The new due date is July 31, 2020.

**2nd Assessment Installment** – The second installment due date is May 30<sup>th</sup>, any members needing an extension should reach out to the Treasurer or the Executive Director. Mr. Stokes advised the Fund would want to formalize extending the deadline with a resolution, and change the cash management plan, at the next meeting.

Chairman Merchel recommended towns consider issuing estimated tax bills, Moorestown just passed their resolution last night, and that should help maintain the cash flow for your town.

**Due Diligence Reports:** Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Financial Fast Track, dated January 31, 2020 shows the fund’s surplus of \$3.3 million. The funds Loss Ratio Analysis is on target with the actuary’s projection of February at 3.1% and the actual at 1.3% and for March the projection was 5.5% and the actual is 1.3%. The fund’s Loss Time Accident Frequency is 0.00.

The Executive Director advised the next meeting is May 26<sup>th</sup>, asked if there were any questions and then concluded his report.

Executive Director's Report Made Part of Minutes.

**ATTORNEY:** Mr. Kearns advised there will be a lot of litigation after the pandemic ends, and they are currently monitoring the situation.

**TREASURER:** Mr. Tontarski reviewed the treasurer’s report with the Fund.

**Payment of March 2020 Vouchers Resolution 20-13**

|                |                    |
|----------------|--------------------|
| Fund Year 2020 | \$58,333.50        |
| <b>Total</b>   | <b>\$58,333.50</b> |

**Payment of April 2020 Vouchers Resolution 20-15**

|                |                     |
|----------------|---------------------|
| Fund Year 2019 | \$ 5,000.00         |
| Fund Year 2020 | \$470,380.17        |
| <b>Total</b>   | <b>\$475,380.17</b> |

**MOTION TO RATIFY RESOLUTION 20-13 VOUCHER LIST FOR THE MONTH OF MARCH AND APPROVE RESOLUTION 20-15 VOUCHER LIST FOR THE MONTH OF APRIL**

Motion: Commissioner Brevogel  
 Second: Commissioner Corrales  
 Vote: 4 Ayes – 0 Nays

**Confirmation of Claims Payments/Certification of Claims Transfers for the Month of March 2020:**

|               |                   |
|---------------|-------------------|
| <b>2020</b>   | 1,986.88          |
| <b>2019</b>   | 37,406.14         |
| <b>2018</b>   | 21,901.25         |
| <b>2017</b>   | 35,568.17         |
| <b>2016</b>   | 10,809.72         |
| <b>Closed</b> | 0.00              |
| <b>TOTAL</b>  | <b>105,672.16</b> |

Treasurer's Report Made Part of Minutes.

**SAFETY DIRECTOR:**

**REPORT:** Glenn Prince reported the Safety Directors Reports for February and March were included in the agenda along with multiple Safety Directors Bulletins: Mark Out Safety; Service Animals in the Work Place; Guidance on the Families First Coronavirus Response Act (FFCRA); Don't Forget Hazard Communication During COVID-19 Outbreak; Playground & Athletic Fields/Courts Best Practices During the COVID-19 Outbreak; Park & Playground Best Practices During COVID-19 Outbreak; Summary of Interim Guidance for Emergency Medical Care and Transport of Suspected/Confirmed COVID-19 Patients and Coronavirus COVID-19. Mr. Prince advised they are monitoring the Centers for Disease Control and the World Health Organization as they issue new recommendations, JAM issues new Safety Bulletins and continues to update the members as new information is available. All instructor led training has been cancelled until further notice. JAM is rolling out a new video style toolbox talk training program from Atlantic Training, a link can be provided to all

employees and they can view the videos through that link. They are very informative and cover all the OSHA requirements.

Commissioner Brevogel advised the Directors Reports are great and asked they keep them coming. Commissioner Danson agreed.

Mr. Prince advised they are designating some of the bulletins specifically for law enforcement, and all the bulletins can be found on njmel.org. Mr. Prince asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** The Underwriting Manger advised the MEL met and discussed multiple endorsements for the General Liability and Crime Coverages. One in particular, for inflatable fire houses for educational purposes, which came out of the JIF, was set up for the whole program. Also from the MEL Cyber Task Force there have been multiple bulletins regarding Covid-19 phishing scams, which have been very successful right now, so some easy reminders and quick tips to share with your employees. There are also tips for securing online/zoom meeting on NJ CCIC website – New Jersey Cybersecurity & Communications Integration Cell – cyber.nj.gov.

There were 12 certificates issued from 1/22/2020 to 2/22/2020 and 2 certificates issued from 2/22/2020 to 3/22/2020.

**MANAGED CARE:**

**REPORT:** Karen Beatty advised March's reports were included in the agenda. Ms. Beatty reported there were 105 bills during the month of March totaling \$119,083.23, of that amount \$43,582.43 was paid for a savings of \$75,500.80 which is a 63% savings. Ms. Beatty advised they are working with their network providers and claimants to ensure a continuity of care. Providers have stepped up and using telemedicine and that surgical centers and other offices are ramping up their efforts to be ready for surgeries once they are given the go-ahead. Ms. Beatty then thanked the fund for their reappointment and concluded her report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

**REPORT:** Ms. Kissane advised the Qual Lynx staff continues to work remotely, and are available if you have any questions or issues. The Claims Manager advised the committee met prior to this meeting and asked for approval of 5 PARS as recommended by the claims committee.

Report Part of Minutes.

**MOTION TO APPROVE CLAIM PAYMENTS AS DISCUSSED AND RECOMMENDED BY THE CLAIMS COMMITTEE:**

Motion: Commissioner Corrales  
Second: Commissioner Danson  
Vote: 4 Ayes, 0 Nays (Brevogel abstains from claim # 2018123157)

**OLD BUSINESS:** NONE

**NEW BUSINESS:** Mr. Merchel advised Moorestown is back to full work, all departments, closed to the public, and have moderations/by appointment only, with drop boxes for construction permits and tax payments. Public works is working one person per vehicle. The only department not back is the library, due to some quirk in the law. He then asked other Commissioners about their current working situation.

Ms. Danson advised they are doing the same thing as of next Wednesday, they are returning to the administration building. DPW has been split into two shifts, they've added a Saturday work day, but back to normal next week. They are still closed to the public, but moving forward with Bid openings and maintaining social distancing. Mr. Merchel advised they were rotating but have returned as of last week. They are doing PPE and employees can request masks and cleaners.

Mr. Corrales advised they've been on modified work from home schedule and will be going into new modified schedule in the office next week, headed back to normal.

Mr. Merchel then asked about Evesham and Mount Laurel's municipal libraries, but was advised they have county libraries.

Mr. Brevogel advised they are on a modified work from home schedule and is not sure when they will be returning to a full-time basis. DPW is on a rotating schedule, but have been working the whole time. Willingboro's library has been closed and to the best of his knowledge will remain closed.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING:**

|         |                       |
|---------|-----------------------|
| Motion: | Commissioner Danson   |
| Second: | Commissioner Brevogel |
| Vote:   | Unanimous             |

**MEETING ADJOURNED: 1:30pm**

**NEXT REGULAR MEETING: May 26, 2020**

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Rachel Chwastek, Assisting Secretary for  
**RICHARD BREVOGEL, SECRETARY**