

The Professional Municipal Management Joint Insurance Fund will conduct its June 23, 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
JUNE 23, 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: JUNE 23, 2020**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF 2020 COMMISSIONERS**

- APPROVAL OF MINUTES:** May 26, 2020 Open MinutesAppendix I

- CORRESPONDENCE: Memo from Qual-Lynx on “Brave of the Heart Fund”Page 1**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 .Executive Director's Report Page 2

 - ATTORNEY – William J. Kearns, Esquire**

 - TREASURER – Thomas Tontarski**
 .June 2020 Voucher List - Resolution No. 20-19..... To Be Distributed
 .Treasurer’s Reports.....Page 16

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 .Monthly Report..... Page 22

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
 .Monthly Certificate Report Page 33

 - MANAGED CARE – Qual Care**
 .Monthly Report..... Page 34

 - CLAIMS SERVICE – Qual Lynx**

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**

 - EXECUTIVE SESSION – If Needed**

 - MEETING ADJOURNED**
-



DATE : June 18, 2020
MEMO TO : Fund Commissioners
Professional Municipal Management Joint Insurance Fund
FROM : Alice H. Lihou, President/CEO
SUBJECT : Brave of Heart Fund

The parent company of Qual-Lynx is Cigna Health and Life Insurance Company. We are proud to advise that the Cigna Foundation has partnered with New York Life Foundation to establish the Brave of Heart Fund, whose mission is to support the survivors of frontline health care workers who lost their lives in the fight against COVID-19. The Brave of Heart Fund will provide charitable grants to financially support the health care workers' families.

If you would like to donate any amount to support this worthwhile cause, or simply learn about the Brave of Heart Fund, please visit www.braveofheartfund.com.

100 Decadon Drive
Egg Harbor Township, NJ 08234
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www.qual-lynx.com

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

Date: June 23, 2020

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Audit Report as of December 31, 2019** – The Auditor’s Report as of December 31, 2019 has been sent under separate cover to the Fund Commissioners. Representatives from Bowman & Company will give a report at the meeting and following that, the Board will be asked to formally approve Resolution 20-18 approving year end financials along with the Group Affidavit. **(Pages 4-6)**
 - Motion to Approve Year-End Financials as of December 31, 2019 as Presented, Adopt Resolution 20-18 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- Residual Claims Fund** – The RCF met on Wednesday, June 3, 2020 via conference call. Chairman Merchel’s report is attached in Appendix II.
- EJIF**- The EJIF met on Wednesday, June 3, 2020 via conference call. Chairman Merchel’s report is attached in Appendix II.
- MEL JIF** – The MEL met on Wednesday, June 3, 2020 via conference call. Chairman Merchel’s report is attached in Appendix II.
- EPL Compliance Program**: The MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. Following some minor adjustments, the documents will be uploaded to the MEL webpage. We will issue notices to members when that has been completed.
- Upcoming Seminar “Facing and Embracing Crisis for your Municipality”**: The MEL’s Marketing Manager, Princeton Strategic Communications, will hold a webinar for MEL membership on June 30th at 10:30 on crisis management. The 2-hour program features a specialized panel of experts who will cover topics such as how to develop a crisis communications plan for your municipality and how to face the public and the media in a crisis situation. The invite to register for the webinar will be distributed by JAM. Information on the webinar appears on **Page 7**.
- 2020 Coverage Documents** – The fund office will begin distributing the 2020 coverage documents to all Fund Commissioners and Risk Managers in the next few weeks.

- ❑ **Joint Cash Management & Investment Program (JCMI)** - The JCMI continues to purchase Bond Anticipation Notes issued by MEL member municipalities. The program to date has been very successful and has saved some of our member municipalities thousands of dollars while increasing the investment yield of JCMI members significantly higher than traditional investments.

The PMM JIF along with several other MEL-affiliated JIF's recently joined the group and will be phased in in the coming months. On **Page 8** is the investment portfolio to date.

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 9
Income Portfolio	Page 10
Loss Ratio Analysis	Page 11
Claims Activity Report	Page 12
Loss Time Accident Frequency	Page 13
POL/EPL Compliance Report	Page 14
Regulatory Affairs Checklist	Page 15

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2019**

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

WHEREAS, the Annual Report of Audit for the year 2019 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

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

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

General Comments and Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments and Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

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

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

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

R.S. 52:27BB-52 - "A local officer or member of a local governing body
who, after a date fixed for compliance, fails or refuses to obey an order of

the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Professional Municipal Management Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 23, 2020.

THOMAS MERCHEL, CHAIRMAN

RICHARD BREVOGEL, SECRETARY

Date

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE

of the
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND

We members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

- 1.) We are duly elected members of the Executive Committee of the Professional Municipal Management Joint Insurance Fund.
- 2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2019.
- 3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____(L.S.)
_____(L.S.)
_____(L.S.)
_____(L.S.)

Attest:

RICHARD BREVOGEL, Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

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



Facing and Embracing Crisis For Your Municipality

<https://us02web.zoom.us/j/82366550067?pwd=SFp6eGRqak5jOWV4b2FPQ2tOV3BmZz09>

Webinar ID: 823 6655 0067 Password: 621621

Crisis happens, and when it does, you won't be judged by the crisis, as much as by your response. Drawing from the experience of four professionals with decades of experience in public affairs crisis communications, our two-hour Zoom presentation will cover the following:

- Why we must embrace crisis communications as a vital part of serving your municipality
- How to develop a crisis communications plan for your municipality or county
- How to face the public and the media in a crisis
- Q&A

Presenters:



[Norris Clark](#) is the managing partner of [Princeton Strategic Communications](#) (PSC), part of the Princeton Public Affairs Group based in Trenton, which serves as a communications consultant to MEL. Norris is a former elected municipal official who served as the Director of Family and Community Relations for the New Jersey Department of Education and as a spokesperson for a national presidential campaign.



[Bryan Hickman](#) is a law school graduate who served as a communications aide to Senator Orin Hatch and as Counsel on the U.S. Senate Judiciary and Finance Committees, and holds a Master of Political Science from Utah State University.



[Rick Alcantara](#) holds a Masters degree in public relations from Rowan University where he also taught for seven years. He is a specialist in crisis and employee communications who has served the Federal Reserve Bank of Philadelphia, and served in a leadership roles for the Public Relations Society of America (PRSA).



[David Klucsik](#) served as Director of North America Communications and Head of Risk / Crisis Communications and Issues Management for the international chemical company Solvay. David is a former journalist who received a Master of Journalism from Temple University.

PRINCETON STRATEGIC COMMUNICATIONS · 160 WEST STATE STREET, TRENTON NJ 08608 · 609.278.1600

Municipal Excess Liability - Joint Insurance Fund
Municipal Note Investment Portfolio

Issuer	Amount	MEL Bid	Net Interest Cost	Cover Bid Net			Fund Purchaser	Dated Date	Maturity Date
				Cover Bid	Interest Cost	Savings			
Borough of Ringwood	\$ 6,252,313	2.15%	\$ 134,424.73	2.31%	\$ 144,115.81	\$ 9,691.09	RCF	4/9/2020	4/9/2021
Little Egg Harbor Township	3,214,000	2.05%	65,887.00	2.18%	70,065.20	4,178.20	RCF	4/14/2020	4/14/2021
Borough of Little Ferry	5,193,000	2.05%	106,160.79	2.05%	106,202.22	41.43	MEL	4/22/2020	4/21/2021
Borough of Saddle River	1,171,000	1.90%	22,187.20	2.05%	23,938.82	1,751.62	EJIF	4/24/2020	4/23/2021
Borough of Mountainside	5,386,072	1.60%	85,937.77	1.88%	100,971.51	15,033.74	EJIF	5/1/2020	4/30/2021
Township of Oxford	670,250	1.80%	12,030.99	2.73%	18,250.34	6,219.35	MEL	5/6/2020	5/5/2021
Borough Dunellen	5,495,700	1.75%	96,174.75	2.47%	135,963.62	39,788.87	MEL	4/28/2020	4/28/2021
Township of Mendham	4,850,000	1.45%	70,325.00	1.47%	71,246.50	921.50	MEL - JCMI	5/7/2020	5/7/2021
City of Millville	7,630,000	1.65%	125,545.29	1.65%	125,568.12	22.83	MEL	5/7/2020	5/6/2021
Borough of Helmetta*	1,200,000	1.80%	21,240.00	3.00%	35,400.00	14,160.00	MEL - JCMI	5/6/2020	4/30/2021
Township of Belleville	5,000,000	1.99%	99,223.61	2.09%	104,209.72	4,986.11	MEL	5/14/2020	5/13/2021
Borough of Stanhope	4,115,302	1.90%	78,190.74	2.30%	94,651.95	16,461.21	MEL - JCMI	5/20/2020	5/20/2021
Borough of South Toms River	3,248,715	1.90%	61,725.59	2.21%	71,829.09	10,103.50	MEL - JCMI	5/21/2020	5/21/2021
Borough of Wrightstown*	247,500	2.00%	4,936.25	3.00%	7,404.38	2,468.13	MEL - JCMI	5/18/2020	5/17/2021
Township of Pemberton	8,745,000	0.93%	81,102.59	0.95%	82,585.11	1,482.52	MEL - JCMI	6/8/2020	6/7/2021
Borough of Pompton Lakes	3,593,700	0.82%	29,468.34	0.86%	30,905.82	1,437.48	MEL - JCMI	6/4/2020	6/4/2021
Township of Westampton	3,419,151	0.85%	28,982.05	0.97%	33,073.64	4,091.58	MEL - JCMI	6/3/2020	6/2/2021
Borough of Seaside Heights	5,410,076	0.85%	45,985.65	0.94%	50,638.31	4,652.67	MEL - JCMI	6/3/2020	6/3/2021
Township of Delanco	1,199,410	0.95%	11,362.74	1.50%	17,941.17	6,578.43	MEL - JCMI	6/5/2020	6/4/2021
Township of Millburn	3,988,000	0.80%	31,815.38	1.09%	43,479.69	11,664.31	MEL - JCMI	6/12/2020	6/11/2021
Township of Hazlet	1,421,652	0.80%	8,782.65	1.09%	12,002.59	3,219.94	MEL - JCMI	6/10/2020	3/18/2021
Township of Hopewell	904,975	0.80%	7,239.80	1.05%	9,502.24	2,262.44	MEL - JCMI	6/11/2020	6/11/2021
Borough of Middlesex	6,550,524	0.95%	62,229.98	1.00%	65,505.24	3,275.26	MEL - JCMI	6/24/2020	6/24/2021
Township of Dennis	2,818,515	1.00%	28,185.15	1.14%	31,990.15	3,805.00	MEL - JCMI	6/18/2020	6/18/2021
	\$ 91,724,855	1.44%	\$ 1,319,144.03		\$ 1,487,441.22	\$ 168,297.19			
NJ Cash Management Fund		0.17%	\$ 155,932.25						
Benefit vs. NJ Cash Management Fund			\$ 1,163,211.77						

*Cover bid is estimated based on the fact that the MEL was the only bidder

PROFESSIONAL MUNICIPAL MANAGEMENT FUND				
FINANCIAL FAST TRACK REPORT				
AS OF April 30, 2020				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	332,008	1,319,498	86,135,357	87,454,855
2. CLAIM EXPENSES				
Paid Claims	103,092	495,479	39,196,596	39,692,075
Case Reserves	(11,449)	(223,174)	2,298,065	2,074,890
IBNR	91,603	313,942	1,393,527	1,707,469
Recoveries	(28,591)	(35,585)	(149,962)	(185,547)
TOTAL CLAIMS	154,655	550,661	42,738,226	43,288,887
3. EXPENSES				
Excess Premiums	113,134	452,536	23,694,596	24,147,131
Administrative	51,693	203,432	11,842,143	12,045,575
TOTAL EXPENSES	164,826	655,968	35,536,739	36,192,706
4. UNDERWRITING PROFIT (1-2-3)	12,527	112,869	7,860,392	7,973,261
5. INVESTMENT INCOME	3,702	55,823	5,167,248	5,223,070
6. DIVIDEND INCOME	0	0	1,721,553	1,721,553
7. STATUTORY PROFIT (4+5+6)	16,228	168,692	14,749,193	14,917,885
8. DIVIDEND	0	23,000	11,408,210	11,431,210
9. RCF Surplus Trigger Assessment	0	0	39,633	39,633
10. STATUTORY SURPLUS (7-8-9)	16,228	145,692	3,301,350	3,447,042
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	724	(12,109)	1,610,697	1,598,588
Aggregate Excess LFC	4,272	18,451	236,051	254,502
2016	507	20,059	718,886	738,945
2017	436	7,030	339,597	346,627
2018	531	27,718	336,585	364,304
2019	660	38,744	59,534	98,277
2020	9,099	45,800		45,800
TOTAL SURPLUS (DEFICITS)	16,228	145,692	3,301,350	3,447,042
TOTAL CASH				6,936,953
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	35,499,730	35,499,730
FUND YEAR 2016				
Paid Claims	7,806	37,658	1,041,159	1,078,817
Case Reserves	31,663	(4,165)	290,325	286,161
IBNR	(38,780)	(44,968)	81,860	36,892
Recoveries	(688)	(688)	(43,909)	(44,598)
TOTAL FY 2016 CLAIMS	0	(12,164)	1,369,436	1,357,272
FUND YEAR 2017				
Paid Claims	50,292	222,661	1,134,785	1,357,446
Case Reserves	(52,971)	(237,020)	657,730	420,710
IBNR	2,679	(15,760)	219,346	203,586
Recoveries	0	0	(48,788)	(48,788)
TOTAL FY 2017 CLAIMS	(0)	(30,118)	1,963,073	1,932,954
FUND YEAR 2018				
Paid Claims	15,441	63,647	920,059	983,707
Case Reserves	32,111	45,092	762,580	807,672
IBNR	(47,551)	(128,085)	335,376	207,291
Recoveries	0	0	(33,066)	(33,066)
TOTAL FY 2018 CLAIMS	0	(19,346)	1,984,949	1,965,603
FUND YEAR 2019				
Paid Claims	26,099	157,084	600,862	757,946
Case Reserves	(44,533)	(68,920)	587,429	518,510
IBNR	18,829	(93,103)	756,945	663,842
Recoveries	(395)	(1,390)	(24,198)	(25,587)
TOTAL FY 2019 CLAIMS	0	(6,329)	1,921,039	1,914,710
FUND YEAR 2020				
Paid Claims	3,454	14,429		14,429
Case Reserves	22,282	41,838		41,838
IBNR	156,426	595,858		595,858
Recoveries	(27,508)	(33,507)		(33,507)
TOTAL FY 2020 CLAIMS	154,655	618,617		618,617
COMBINED TOTAL CLAIMS	154,655	550,661	42,738,226	43,288,887

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

AS OF April 30, 2020								
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
Budget	Limited	64	MONTH	63	MONTH	52	MONTH	
	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	
Current	30-Apr-20			31-Mar-20		01-May-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%	97.12%	29.09%	97.13%	29.09%	96.51%
AUTO LIABILITY	75,666	68,243	90.19%	96.92%	90.19%	96.77%	90.19%	93.94%
WORKER'S COMP	1,241,000	802,675	64.68%	99.96%	64.68%	99.95%	70.31%	99.62%
TOTAL ALL LINES	1,979,351	1,074,014	54.26%	99.17%	54.26%	99.16%	57.79%	98.70%
NET PAYOUT %	\$1,059,807		53.54%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
Budget	Limited	52	MONTH	51	MONTH	40	MONTH	
	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	
Current	30-Apr-20			31-Mar-20		01-May-19		
PROPERTY	175,205	70,794	40.41%	100.00%	40.41%	100.00%	40.41%	100.00%
GEN LIABILITY	485,444	249,599	51.42%	96.51%	41.12%	96.38%	34.97%	92.48%
AUTO LIABILITY	63,974	7,856	12.28%	93.94%	12.28%	93.62%	12.28%	89.30%
WORKER'S COMP	1,288,669	992,131	76.99%	99.62%	77.86%	99.57%	72.28%	98.70%
TOTAL ALL LINES	2,013,291	1,320,380	65.58%	98.72%	63.66%	98.65%	58.61%	97.01%
NET PAYOUT %	\$1,034,220		51.37%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
Budget	Limited	40	MONTH	39	MONTH	28	MONTH	
	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	
Current	30-Apr-20			31-Mar-20		01-May-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%	92.48%	76.47%	91.95%	70.31%	83.56%
AUTO LIABILITY	53,346	107,178	200.91%	89.30%	200.91%	88.81%	171.42%	81.06%
WORKER'S COMP	1,332,335	1,088,182	81.67%	98.70%	81.88%	98.57%	71.20%	95.79%
TOTAL ALL LINES	2,054,029	1,729,368	84.19%	97.11%	84.32%	96.89%	75.79%	92.91%
NET PAYOUT %	\$1,308,658		63.71%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
Budget	Limited	28	MONTH	27	MONTH	16	MONTH	
	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	
Current	30-Apr-20			31-Mar-20		01-May-19		
PROPERTY	181,000	108,861	60.14%	100.00%	60.14%	100.00%	69.60%	96.65%
GEN LIABILITY	428,966	146,987	34.27%	83.56%	34.27%	82.70%	14.65%	67.85%
AUTO LIABILITY	47,555	41,443	87.15%	81.06%	87.15%	80.03%	30.01%	62.03%
WORKER'S COMP	1,313,000	1,461,022	111.27%	95.79%	107.65%	95.33%	93.71%	81.73%
TOTAL ALL LINES	1,970,521	1,758,312	89.23%	93.16%	86.82%	92.64%	72.75%	79.60%
NET PAYOUT %	\$950,640		48.24%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
Budget	Limited	16	MONTH	15	MONTH	4	MONTH	
	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	
Current	30-Apr-20			31-Mar-20		01-May-19		
PROPERTY	189,999	196,197	103.26%	96.65%	103.47%	96.43%	60.64%	30.00%
GEN LIABILITY	413,752	64,647	15.62%	67.85%	15.91%	66.07%	5.07%	10.00%
AUTO LIABILITY	44,262	11,760	26.57%	62.03%	27.70%	59.58%	10.23%	10.00%
WORKER'S COMP	1,275,000	978,264	76.73%	81.73%	78.04%	78.67%	33.25%	6.00%
TOTAL ALL LINES	1,923,013	1,250,868	65.05%	79.76%	66.03%	77.27%	29.37%	9.32%
NET PAYOUT %	\$732,358		38.08%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
Budget	Limited	4	MONTH	3	MONTH	-8	MONTH	
	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED	
Current	30-Apr-20			31-Mar-20		01-May-19		
PROPERTY	171,000	10,172	5.95%	30.00%	6.83%	23.00%	N/A	N/A
GEN LIABILITY	380,312	9,612	2.53%	10.00%	0.29%	6.00%	N/A	N/A
AUTO LIABILITY	47,539	2,125	4.47%	10.00%	4.47%	6.00%	N/A	N/A
WORKER'S COMP	1,257,000	28,359	2.26%	6.00%	0.77%	3.00%	N/A	N/A
TOTAL ALL LINES	1,855,851	50,267	2.71%	9.13%	1.32%	5.53%	N/A	N/A
NET PAYOUT %	\$8,430		0.45%					

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

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
March-20	2	0	3	7	4	16
April-20	2	0	3	7	3	15
NET CHGE	0	0	0	0	-1	-1

Limited Reserves

\$2,765

Year	2016	2017	2018	2019	2020	TOTAL
March-20	\$400	\$0	\$15,513	\$21,882	\$9,242	\$47,036
April-20	\$400	\$0	\$15,513	\$20,319	\$5,241	\$41,473
NET CHGE	\$0	\$0	\$0	(\$1,562)	(\$4,001)	(\$5,563)
Ltd Incurred	\$70,794	\$164,630	\$108,861	\$196,197	\$10,172	\$550,654

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
March-20	1	3	7	15	3	29
April-20	1	3	7	13	4	28
NET CHGE	0	0	0	-2	1	-1

Limited Reserves

\$14,472

Year	2016	2017	2018	2019	2020	TOTAL
March-20	\$22,656	\$156,432	\$121,571	\$58,335	\$1,100	\$360,095
April-20	\$70,251	\$146,636	\$121,571	\$57,147	\$9,612	\$405,217
NET CHGE	\$47,595	(\$9,796)	\$0	(\$1,189)	\$8,512	\$45,122
Ltd Incurred	\$249,599	\$369,378	\$146,987	\$64,647	\$9,612	\$840,223

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
March-20	0	1	1	1	1	4
April-20	0	1	1	0	1	3
NET CHGE	0	0	0	-1	0	-1

Limited Reserves

\$10,765

Year	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$6,526	\$32,389	\$500	\$2,125	\$41,541
April-20	\$0	\$6,417	\$23,753	\$0	\$2,125	\$32,295
NET CHGE	\$0	(\$110)	(\$8,636)	(\$500)	\$0	(\$9,246)
Ltd Incurred	\$7,856	\$107,178	\$41,443	\$11,760	\$2,125	\$170,362

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
March-20	6	10	19	33	11	79
April-20	6	8	19	28	16	77
NET CHGE	0	-2	0	-5	5	-2

Limited Reserves

\$20,726

Year	2016	2017	2018	2019	2020	TOTAL
March-20	\$231,442	\$310,723	\$606,088	\$482,326	\$7,089	\$1,637,667
April-20	\$215,509	\$267,657	\$646,835	\$441,044	\$24,860	\$1,595,906
NET CHGE	(\$15,932)	(\$43,066)	\$40,747	(\$41,282)	\$17,772	(\$41,762)
Ltd Incurred	\$992,131	\$1,088,182	\$1,461,022	\$978,264	\$28,359	\$4,547,957

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
March-20	9	14	30	56	19	128
April-20	9	12	30	48	24	123
NET CHGE	0	-2	0	-8	5	-5

Limited Reserves

\$16,869

Year	2016	2017	2018	2019	2020	TOTAL
March-20	\$254,498	\$473,682	\$775,561	\$563,043	\$19,555	\$2,086,339
April-20	\$286,161	\$420,710	\$807,672	\$518,510	\$41,838	\$2,074,890
NET CHGE	\$31,663	(\$52,971)	\$32,111	(\$44,533)	\$22,282	(\$11,449)
Ltd Incurred	\$1,320,380	\$1,729,368	\$1,758,312	\$1,250,868	\$50,267	\$6,109,196

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
			April 30, 2020	
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 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
AVERAGE	0.89	1.67	1.90	1.65

Professional Municipal Management JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF							
				April 30, 2020					
		# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY			TOTAL RATE 2020 - 2018
MEMBER_ID	MEMBER	4/30/2020					MEMBER		
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 Distr		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
Totals:			0	0	0.00	1.88			1.87

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		June 15, 2020				
Total Participating Members		5		5		
Complaint				5		
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 June 1, 2020

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

June 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 May 31, 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 \$8,504.85. This generated an average annual yield of 1.34%. However, we have an unrealized net loss of \$ 4,052.53 adjusting the reported yield to .70% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$20,249.68 as it relates to the market value of \$4,116,509.38 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$4,155,259.72.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 866.93 /YTD \$ 11,623.77
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2020 Premium Assessments \$ 1,532,551.67

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 100 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 \$106,517.53.

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 \$ 6,936,955.59 to a closing balance of \$ 8,325,086.87 showing an increase in the fund of \$ 1,388,131.28.

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**

Current Fund Year: 2020 Month Ending: May	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE	318,550.26	1,626,466.31	100,888.56	3,001,742.09	30,792.33	(168,719.40)	183,160.65	(211,958.17)	2,056,032.96	6,936,955.59
RECEIPTS										
Assessments	67,182.11	149,416.16	18,677.02	493,847.46	24,639.33	130,235.08	365,125.74	11,822.87	271,605.89	1,532,551.67
Refunds	866.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	866.93
Invest Pymnts	(94.18)	(480.78)	(43.43)	(887.35)	(9.12)	(0.24)	(54.04)	(0.12)	(607.79)	(2,177.05)
Invest Adj	46.88	239.38	21.63	441.79	4.53	0.13	26.96	0.06	302.62	1,083.98
Subtotal Invest	(47.30)	(241.40)	(21.80)	(445.56)	(4.59)	(0.11)	(27.08)	(0.06)	(305.17)	(1,093.07)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	68,001.74	149,174.76	18,655.22	493,401.90	24,634.74	130,234.97	365,098.66	11,822.81	271,300.72	1,532,325.53
EXPENSES										
Claims Transfers	8,674.16	7,781.15	89.95	86,922.27	0.00	0.00	0.00	0.00	0.00	103,467.53
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,726.72	40,726.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,674.16	7,781.15	89.95	86,922.27	0.00	0.00	0.00	0.00	40,726.72	144,194.25
END BALANCE	377,877.84	1,767,859.92	119,453.83	3,408,221.72	55,427.08	(38,484.43)	548,259.32	(200,135.35)	2,286,606.96	8,325,086.87

REPORT STATUS SECTION

Report Month: May

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	May					
CURRENT FUND YEAR	2020					
	Description:	ASSET MGR	OPERATING ACCT 7307	CLAIMS ACCT. 7326	ADMIN. EXPENSE 7350	
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investment B	\$6,936,955.92	4,119,471.08	2,716,484.84	100,000.00	1,000.00	
Opening Interest Accrual Bal:	\$33,204.94	33,204.94	-	-	-	
1	Interest Accrued and/or Int	\$5,552.25	\$5,552.25	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discoun	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	ization and/or Interest Cost)	\$1,083.98	\$1,083.98	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$1,868.62	\$0.00	\$1,868.62	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$6.85	\$6.85	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$4,052.53	-\$4,052.53	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$4,452.32	\$2,583.70	\$1,868.62	\$0.00	\$0.00
9	Deposits - Purchases	\$1,680,662.85	\$0.00	\$1,533,418.60	\$106,517.53	\$40,726.72
10	(Withdrawals - Sales)	-\$291,438.50	\$0.00	-\$147,244.25	-\$103,467.53	-\$40,726.72
	Ending Cash & Investment Bal:	\$8,325,087.19	\$4,116,509.38	\$4,104,527.81	\$103,050.00	\$1,000.00
	Ending Interest Accrual Balance	\$38,750.34	\$38,750.34	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$127,884.86	\$0.00	\$0.00	\$103,050.00	\$24,834.86
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$8,452,972.05	\$4,116,509.38	\$4,104,527.81	\$206,100.00	\$25,834.86
		\$1,388,131.27	-\$2,961.70	\$1,388,042.97	\$3,050.00	\$0.00

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

Month									
Current Fund Year		May 2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	4,931.22	0.00	0.00	4,931.22	4,931.22	(0.00)	(0.00)	0.00
	Liability	0.00	11.75	0.00	11.75	11.75	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	3,498.51	2,903.32	0.00	6,401.83	6,401.83	0.00	0.00	0.00
	Total	8,429.73	2,915.07	0.00	11,344.80	11,344.80	(0.00)	(0.00)	0.00
2019	Property	175,877.97	8,474.16	866.93	183,485.20	183,485.20	0.00	0.00	0.00
	Liability	7,500.45	2,057.00	0.00	9,557.45	9,557.45	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	537,219.71	20,537.58	0.00	557,757.29	557,757.29	(0.00)	0.00	(0.00)
	Total	732,358.41	31,068.74	866.93	762,560.22	762,560.22	(0.00)	(0.00)	(0.00)
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	4,999.50	0.00	30,415.04	30,415.04	(0.00)	(0.00)	0.00
	Auto	17,689.57	0.00	0.00	17,689.57	17,689.57	0.00	0.00	0.00
	Workers Comp	814,187.32	58,365.17	0.00	872,552.49	872,552.49	0.00	0.00	0.00
	Total	950,640.27	63,364.67	0.00	1,014,004.94	1,014,004.94	0.00	0.00	0.00
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	222,741.77	712.90	0.00	223,454.67	223,454.67	0.00	0.00	(0.00)
	Auto	100,761.22	89.95	0.00	100,851.17	100,851.17	(0.00)	(0.00)	0.00
	Workers Comp	820,524.71	2,865.53	0.00	823,390.24	823,390.24	0.00	0.00	0.00
	Total	1,308,658.05	3,668.38	0.00	1,312,326.43	1,312,326.43	0.00	0.00	(0.00)
2016	Property	70,393.99	200.00	0.00	70,593.99	70,593.99	0.00	0.00	0.00
	Liability	179,347.88	0.00	0.00	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	776,621.59	2,250.67	0.00	778,872.26	778,872.26	0.00	0.00	0.00
	Total	1,034,219.55	2,450.67	0.00	1,036,670.22	1,036,670.22	0.00	0.00	0.00
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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		4,034,306.01	103,467.53	866.93	4,136,906.61	4,136,906.61	0.00	0.00	(0.00)

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. YTD 2020						3,368.26	3,368.26
2/14	WILLINGBORO TWP.	2020185811	WILLINGBORO TWP.	PR	2019	994.67	
TOTAL- FEB. YTD 2020						994.67	4,362.93
3/12	EVESHAM TOWNSHIP	2020194068	EVESHAM TOWNSHIP	PR	2020	5,999.00	
TOTAL- MAR YTD 2020						5,999.00	10,361.93
4/2	EVESHAM TOWNSHIP	2019170512	EVESHAM TOWNSHIP	PR	2019	394.91	
TOTAL- APR YTD 2020						394.91	10,756.84
5/1	EVESHAM TOWNSHIP	2019170512	EVESHAM TOWNSHIP	PR	2019	866.93	
TOTAL- MAY YTD 2020						866.93	11,623.77

Professional Municipal Management Joint Insurance Fund

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: June 2, 2020

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

<p>Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862</p>	<p>Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279</p>	<p>Glenn Prince Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>
<p>Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>	<p>Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205</p>

LOSS CONTROL SURVEYS

- No visits were conducted during the month of May

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No visits were conducted during the month of May

MEETINGS ATTENDED

- PMM JIF Claims Conference Call May 26, 2020
- PMM JIF Fund Meeting May 26, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
June 23	Claims Meeting	Telephonic
June 23	Fund Meeting	Telephonic

SAFETY DIRECTOR'S BULLETINS AND NOTICES

Training announcements and bulletins are distributed by email 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 email. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- May 1, 2020 - MSI Training Resources for Utility Operations
- May 7, 2020 - Reopening Beach Operations- Bulletin
- May 18, 2020 - Live Safety Training Webinars- Registration Now Open!
- May 19, 2020 - Back to Work Driving & Vehicle Safety Readiness
- May 22, 2020 - Summer Activities- Safety Director Message
- May 27, 2020 - Reopening Public Facilities Guidance- MSI Bulletin

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.nimel.org or email the video library at melvideolibrary@jamontgomery.com.

May	
Municipality	Number of Videos
—	-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.

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).

J.A. Montgomery

CONSULTING

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training, and with the utmost concern for our public employers and employees, MSI and NJCE announces online safety training starting on June 2, 2020. Instruction will be conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors, and with the same continuing education credits as our in-person classes, but with the flexibility and safety of online delivery.

June Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
6/2/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/3/20	HazCom w/GHS	10:00 – 11:30 am
6/4/20	Driving Safety Awareness	10:00 – 11:30 am
6/9/20	Fire Safety	10:00 – 11:00 am
6/10/20	Fall Protection Awareness	10:00 – 12:00 pm
6/11/20	CDL-Drivers Safety Regulations	10:00 – 12:00 pm
6/16/20	Hearing Conservation	10:00 – 11:00 am
6/17/20	Asbestos, Lead, Silica Overview	10:00 – 11:00 am
6/18/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/23/20	Mower Safety	10:00 – 11:00 am
6/24/20	HazCom w/GHS	10:00 – 11:30 am
6/25/20	Fire Safety	10:00 – 11:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- It is required that each student registers for the class so attendance can be recorded into their learning history. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Going forward, announcements will be sent with the future months' schedule of classes. Additional MSI and NJCE classes will be added in phases over the coming months.
- Please [click here](#) for informative Zoom operation details.

Questions?

- MSI members call the MSI Helpline at (866) 661-5120
- NJCE members call Natalie Dougherty at (856) 552-4738

The MSI and NJCE are committed to delivering high-quality safety training safely and efficiently to our members. With the additions of MSI NOW, our online streaming safety video service, and Zoom in-person training webinars, we believe we can meet the safety needs of public employers and employees so that our workforces can continue to best serve our communities.

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	



May 19, 2020

Back to Office (BTO) Driving and Vehicle Safety Readiness

The Governors Highway Association (GHSA) has reported that many states are seeing alarming speed increases, with some vehicles traveling at 100 MPH or more.¹ Once employees begin to go back to the office or workplace on a more regular basis, they may likely encounter many drivers who have been accustomed to operating on highways that were not heavily traveled due to the COVID-19 pandemic. Employers should consider taking this opportunity to have employees complete a safe driver training program. The training will better prepare them for the increased number of aggressive and inattentive drivers who have taken advantage of the roadway conditions that have occurred due to the COVID-19 pandemic.

Employees returning to the office may find that many of their employer's fleet vehicles, and perhaps their personal vehicles, have not been operated for a while. It is recommended that employers prepare the fleet, by conducting inspections to ensure that the vehicles can be safely operated by employees who are returning for work. It is also recommended that employers remind their personnel of the importance of pre-trip vehicle inspections whenever they operate any vehicle.

Back to Office Driving Safety

Employees may complete any one or more of the below training courses on traffic safety so they can be better prepared to handle any increased traffic safety threats when they return to work.

MEL Safety Institute - MSI NOW: <https://njmel.org/mel-safety-institute/overview-2/>

- Survival Driving – Urban Driving (Approximately 30 Minutes)
- Distracted Driving (Approximate 17 Minutes)
- Vehicle Inspection
- On the Road Safety
- Space Management around Your Truck

Safety Emergency Responder Vehicle Education - S:ERVE: <https://train.onqsafety.com/meljif>

- Safety National Attention and Distraction (Approximately 30 Minutes)

Employers should also ensure that employees licenses are compliant with the current law. Although the New Jersey Motor Vehicle Commission has granted some extensions for drivers' license renewals, employers must ensure employees do not become distracted and forget to renew their licenses as required.

Employers should regularly check the Motor Vehicle Commission website for the latest information. A recent MVC bulletin regarding license renewals can be viewed here:

<https://www.state.nj.us/mvc/pdf/about/FREQUENTLY%20ASKED%20QUESTIONS.pdf>

See the below MSI Bulletins for additional guidance regarding drivers license checks:

- CDL Drivers: <https://njmel.org/wp-content/uploads/2020/01/MSI-Bulletin-CDL-MVR-Program-Checks-Jan-2020.pdf>

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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- Non-CDL Drivers: <https://njmel.org/wp-content/uploads/2020/01/MSI-Bulletin-MVR-Checks-Reminder-Jan-2020.pdf>

Back to Office Vehicle Readiness

It is essential to maintain a vehicle that has been parked or unused during the pandemic. Fleet managers and employee administrators should ensure that:

1. Regularly scheduled maintenance, vehicle manufacture preventative maintenance, and general service have been completed before employees utilize fleet vehicles.
2. Vehicles that have been parked have undergone a comprehensive pre-trip safety inspection and service to include at a minimum:
 - Inspecting tire condition/pressure (including the spare tire)
 - Checking the oil and all fluid levels
 - A test drive by a qualified mechanic
 - Ensuring the wiper blades are in good working condition
 - Ensuring the battery condition is appropriate
 - A visual inspection of all bulbs and lamps
 - The exterior of the vehicle is adequately clean as not to diminish headlight and lamp intensity or windshield/vehicle glass view obstructions
 - An overall visual inspection of the vehicle to include a check for rodent infestation or insect nests.
3. A plan is in place to clean potentially contaminated vehicles. It may difficult to fully know if a person infected with COVID-19 was in a fleet vehicle, so it is important to have a plan in place to clean the interior of vehicles that could be potentially contaminated. See the below links for guidance:
General Cleaning: https://njmel.org/wp-content/uploads/2020/03/Cleaning-Surfaces-COVID_19-MSI-Briefing-Mar-2020.pdf
Vehicle Cleaning: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/disinfecting-transport-vehicles.html>
4. A review of any possible manufacturer recalls.

Fleet Managers and Administrators should develop a plan for when employees return to the office and operate fleet vehicles that may include:

- Developing a cleaning guide and frequency for vehicles (e.g. twice per day, after each use, or other)
- Establishing a protocol for proper disposal of face masks, gloves, and other PPE that may have been utilized while operating a fleet vehicle
- Determine if drivers must wear a face mask while operating a fleet vehicle even when alone (to help protect others who may share the vehicle)
- Determine if there will be any restrictions to the number of occupants in a vehicle
- Determine if fleet vehicles should be stocked with protective masks and other PPE
- Determine if there are any travel restrictions in place while utilizing a fleet vehicle

Employers should remind employees that as drivers, they should always conduct a routine pre-trip vehicle visual inspection of any vehicle that they drive. Such pre-trip inspections should include at a minimum:

-
- Looking for any view obstructions – dirty glass, debris.
 - Visually inspect tires for hazards, excessive wear, and proper inflation.
 - Ensuring that bulbs and lamps are in proper working order.
 - Visually inspect all mirrors to ensure they are in good condition.
 - Upon initially driving the vehicle, paying close attention to any unusual noises or vibrations.

Employees should be reminded of any specific policies on how to report a vehicle problem and how to place a vehicle out of service.

Our goal is to help keep your employees safe and to mitigate the risks that confront them while returning to work. By implementing these practices and providing reliable policy guidance, we can mitigate many of the risks that drivers may be confronted with as they begin traveling back to work and resume their normal work activities.

Resources

Automotive Fleet.com: <https://www.automotive-fleet.com/354390/advice-for-fleets-during-the-pandemic>

Consumer Reports: <https://www.consumerreports.org/car-maintenance/car-care-and-maintenance-during-the-coronavirus-covid-19/>

National Safety Council:

https://www.nsc.org/Portals/0/Documents/NSCDocuments_Advocacy/Safety%20at%20Work/covid-19/SAFER%20Framework%20Summary050620.pdf?ver=2020-05-06-162456-463

¹Governors Highway Safety Association. (2020, April 16). *Absent Traffic Jams, Many Drivers Getting More Reckless*. Retrieved May 11, 2020, from Governors Highway Safety Association: <https://www.ghsa.org/resources/news-releases/coronavirus-reckless-driving20>



May 27, 2020

Guidance for Reopening Public Facilities

Purpose: During these unprecedented times, local governments in New Jersey are continuing to face new challenges that test their ability to continue to provide vital services to their residents while protecting the health, safety and welfare of their employees. State-imposed restrictions and physical conditions are changing somewhat gradually based on the COVID-19 statistics and metrics, and local governments have reached out to the Safety Director's office for additional guidance. The purpose of this bulletin is to provide local government leaders with assistance in preparing to open additional facilities and services to the public based on the most recent directives and advice provided by the CDC, OSHA, and other governmental entities. Please note, the Safety Director's office cannot provide legal advice, and the information contained in this bulletin is based on the sources cited below. Local government officials should consult their local legal counsel for any specific questions concerning their particular situation.


Sources of Information: The following sources of information have been utilized in drafting this bulletin. The Safety Director strongly urges all local officials to read and thoroughly familiarize themselves with the recommendations and excellent resource information included in these publications:

- **CDC Guidance for Cleaning and Disinfecting (Public Spaces, Workplaces, Businesses, and Homes)** <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>
- **OSHA Publication 3390-03 2020 – Guidance on Preparing Workplaces for COVID-19:** <https://www.osha.gov/Publications/OSHA3390.pdf>
- **CDC Activities and Initiatives Supporting COVID-19 Response and the President's Plan for Opening America Up Again – May 2020:** <https://www.cdc.gov/coronavirus/2019-ncov/downloads/php/CDC-Activities-Initiatives-for-COVID-19-Response.pdf>
- **Previous Safety Director Bulletins Concerning COVID-19 Recommendations:** <https://njmel.org/covid-19-updates/>
- **EPA Approved Disinfectants:** <https://www.epa.gov/coronavirus/disinfectant-use-and-coronavirus-covid-19>
- **COVID-19 Back to Work Strategies and Checklist:** <https://njmel.org/wp-content/uploads/2020/05/Back-to-Work-Location-Strategies-Checklist-PowerPoint-presentation.pdf>
- **CORONAVIRUS Vendor Solutions:** <https://njmel.org/wp-content/uploads/2020/05/Coronavirus-Vendor-Solutions-May-6-2020.pptx>

State of New Jersey Restrictions: Local Governments must adhere to the restrictions imposed by Governor Murphy during the COVID-19 pandemic. The Governor has issued 44 Executive Orders concerning COVID-19, beginning with *Executive Order 103*, issued on March 9, 2020, Declaring a State of Emergency and a Public Health Emergency.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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All of the Governor’s Executive Orders, which serve as the basis for the restrictions imposed, can be found at the following link: https://nj.gov/infobank/eo/056murphy/approved/eo_archive.html

Governor Murphy has modified the restrictions gradually as the public health statistics gradually improve, and he announces any changes during his daily press conferences which are typically held at 1 PM. On May 18, 2020, Governor Murphy outlined his three stage approach for loosening or lifting restrictions based on the COVID-19 public health statistics. A copy of the matrix released by the Governor’s office can be found at: <https://njmel.org/wp-content/uploads/2020/05/Restoring-Economic-Health-051820-.jpg> . Local officials are strongly urged to monitor the Governor’s website for future changes or alterations to the current restrictions.

Cleaning and Disinfecting: The CDC recommends a three step process for cleaning and disinfecting workplaces and public facilities: (1) Develop Your Plan, (2) Implement Your Plan, and (3) Maintain and Revise Your Plan.

➤ **Develop Your Plan:** Local government officials are directed to the CDC publication for greater detail: <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>

Here are some factors to keep in mind as you move forward with this process:

1. It is vitally important to use EPA-approved disinfectants only, especially for surfaces and objects touched by multiple people. The approved list can be found at: <https://www.epa.gov/coronavirus/disinfectant-use-and-coronavirus-covid-19>
2. Always wear gloves appropriate for chemicals being used. Additional PPE may be needed based on the location or the product.
3. Outdoor surfaces may have to be cleaned and disinfected in a different manner.
4. The type of surface may make a difference (i.e. a porous surface versus a non-porous surface) for the cleaning or disinfecting procedure and for the chemicals needed.
5. The following are examples of frequently touched surfaces and objects that will need routine disinfection following reopening:
 - a. Tables
 - b. Doorknobs
 - c. Light switches
 - d. Countertops
 - e. Handles
 - f. Desks
 - g. Phones
 - h. Keyboards
 - i. Toilets
 - j. Faucets and sinks
 - k. Gas pump handles
 - l. Touch screens
6. Hand sanitizer and cleaning wipes should be made available to the employees at all times.
7. For additional guidance, OSHA recommends all employers formulate and adopt an *Infectious Disease Preparedness and Response Plan*. The plan would include cyclical cold and influenza absences, spikes

in yearly influenza cases, regional and sporadic crises such as H1N1 and the Ebola outbreaks, and ultimately large-scale pandemics such as COVID-19 or the Pandemic of 1918.

- a. The Plan would include basic infection prevention measures such as frequent handwashing, reminding workers to stay home when sick, and encouraging good respiratory etiquette, such as covering a cough or sneeze.
- b. A second part of the Plan would discuss policies and procedures for prompt identification and isolation of sick people, when appropriate.
- c. For more guidance on developing the plan, see:
<https://www.osha.gov/Publications/OSHA3990.pdf>.

➤ **Implementation of Your Plan:** The following factors should be considered in this step:


1. Routine cleaning with soap and water prior to disinfection.
2. Read all manufacturer’s instructions for the cleaning and disinfection products you will use. Make sure you maintain Safety Data Sheets for those products and make sure all employees assigned to clean are properly informed about the products, use the appropriate PPE, and fully trained.

➤ **Maintain and Revise Your Plan:** The Safety Director recommends the following in addition to the information contained in the CDC publication noted:

1. Take steps to reduce your risk of exposure to the virus that causes COVID-19 during daily activities. Refer to *OSHA Publication 3390-03 2020 – Guidance on Preparing Workplaces for COVID-19*: <https://www.osha.gov/Publications/OSHA3990.pdf> for an excellent explanation of how the virus spreads.
2. On page 8 of the CDC publication found at this link, <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>, you will find a list of additional resources under the heading of “Community Locations,” that provide more extensive guidance for specific areas and personnel such as parks and recreation facilities, law enforcement personnel, and correction (jail) facilities.

Protecting Your Employees and the Public: Perhaps the most pressing challenge local officials face is how to continue to provide essential services to local residents while protecting employees and the general public. The Safety Director’s office recommends consideration of the following:

1. Increasing and enhancing personal safety and social distancing measures for employees who interact with each other and with the general public. Although this would not be feasible for all local government employees, especially the employees who are first responders, an assessment should be conducted to determine the jobs where these controls may be feasible.
2. Many local governments have implemented changes designed to reduce interpersonal contact, and consideration should be given to continuing those practices including:
 - a. Setting up procedures for electronic filing or a physical “drop box” location for permits, licenses, and fee payments (via check), thus reducing one on one contact. Similarly, setting up inspections via telephone or an online procedure.

- 
- b. Preclude public entry into certain offices or areas or, if that is not possible, limiting the number of people permitted in an office or office building based on the space available, and requiring all members of the public and the employees to wear masks.
 - c. Establishing new customer workflow routes to reduce interaction within offices and buildings with signage and floor markings.
 - d. Permitting “flex scheduling” for employees and consider establishing work “teams” for large offices with dates designated for each team to work. For example, dividing up the workforce into 3 teams, A, B, and C, with Team A working Monday and Wednesday and Friday in Week 1.
 - e. Allowing employees with underlying pre-existing health conditions to work from home, if feasible and appropriate based on the assignment.
 - f. Employers should familiarize themselves, and especially personnel charged with Human Resources responsibilities with the Federal CARES Act which expands certain employee rights during the COVID-19 pandemic. Here is a link to information on that subject: <https://www.nj.gov/labor/worker-protections/earned-sick/covid.shtml>
 - g. Continuing remote public meetings, in accordance with the procedures outlined by the NJ Dept. of Community Affairs.
 - h. Consider closing off public water fountains, employee break rooms, and coffee areas until further notice.
 - i. Many employers will be instituting daily temperature testing for employees before the employees will be permitted to enter the workspace. More information is available on the options for temperature testing on the *CORONAVIRUS Vendor Solutions* Power Point presentation. It is recommended that local officials contact their municipal attorney before implementing mandatory temperature testing to make certain that employees receive proper notice.
 - j. If an employee tests positive for the COVID-19 virus, employers should follow the advice and recommendations from the CDC found at: <https://www.cdc.gov/coronavirus/2019-ncov/community/critical-workers/implementing-safety-practices.html>

Additional Resources: The Safety Director’s office has created a central repository on the NJ MEL website for updated COVID-19 information, including several bulletins addressing specific subject areas during the COVID-19 pandemic, and that information may be found at: <https://njmel.org/covid-19-updates/>

The Safety Director’s office would like to remind all public entities that until such time as a vaccine for COVID-19 is widely available, we will be recommending that the health and safety measures outlined herein should be followed. Our office will issue updates and new information as it becomes available.

Professional Municipal Mgmt JIF
Certificate of Insurance Monthly Report

From 4/22/2020 To 5/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Kamson Corp. I - Township of Maple Shade	Fox Meadow Apartments 100 Fox Meadow Dr Maple Shade, NJ 08052	RE: Police Outside Services 05/11/2020 to 12/31/2020 Evidence of Insurance.	5/11/2020 #2497434	GL AU EX WC
Total # of Holders: 1				



**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	33	\$152,097.78	\$66,171.88	\$85,925.90	56%
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	425	\$513,420.82	\$186,005.78	\$327,415.04	64%

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%
TOTALS	1317	\$1,847,785.56	\$677,826.49	\$1,169,959.07	63%



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
Savings By Specialty & Top 10 Providers
1/1/2020 – 5/31/2020

SAVINGS BY SPECIALTY

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	10	\$189,353.00	\$79,695.67	\$109,657.33	58%
Physical Therapy	194	\$84,239.36	\$17,772.00	\$66,467.36	79%
Orthopedic Surgery	52	\$78,609.90	\$14,319.40	\$64,290.50	82%
Hospital	10	\$30,782.69	\$15,600.76	\$15,181.93	49%
Neurosurgery	18	\$18,350.00	\$4,518.29	\$13,831.71	75%
Neurology	4	\$17,988.00	\$9,056.82	\$8,931.18	50%
Pain Management	5	\$17,667.50	\$1,816.99	\$15,850.51	90%
Anesthesiology	14	\$16,834.61	\$10,560.40	\$6,274.21	37%
Physical Medicine & Rehab	11	\$12,612.80	\$2,175.13	\$10,437.67	83%
Radiology	16	\$11,123.40	\$5,489.02	\$5,634.38	51%
Occupational Medicine	27	\$9,709.90	\$5,254.92	\$4,454.98	46%
Durable Medical Equipment	3	\$6,444.30	\$5,319.30	\$1,125.00	17%
Behavioral Health	13	\$4,126.47	\$3,256.64	\$869.83	21%
Urgent Care Center	13	\$3,381.00	\$2,049.39	\$1,331.61	39%
Hospitalist	8	\$3,379.00	\$2,660.15	\$718.85	21%
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%
Medical Transportation	12	\$1,400.00	\$1,240.00	\$160.00	11%
Ambulance	1	\$802.70	\$789.00	\$13.70	2%
Laboratory Services	3	\$414.19	\$57.04	\$357.15	86%
Physicians Fees	2	\$370.00	\$330.04	\$39.96	11%
Pulmonology	1	\$194.00	\$179.74	\$14.26	7%
Grand Total	425	\$513,420.82	\$186,005.78	\$327,415.04	64%

TOP 10 PROVIDERS

	UNITS OF SERVICE	APPROVED	SPECIALTY
MILLENNIUM SURGICAL CENTER, LLC	1	\$52,811.17	Ambulatory Surgery Center
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	64	\$5,952.00	Physical Therapy
ATLAS SPINE	6	\$5,412.89	Orthopedic Surgery
ONE CALL CARE DIAGNOSTICS	8	\$5,215.00	Radiology
VIRTUA WEST JERSEY HEALTH INC	3	\$5,081.00	Hospital
CENTENNIAL SURGERY CENTER	3	\$5,056.00	Ambulatory Surgery Center
ACCURATE MONITORING, LLC	1	\$4,955.00	Neurology
Grand Total	179	\$109,700.06	

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – MAY 26, 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

SPECIAL FUND COMMISSIONERS:

Maryann Knell	Township of Moorestown	Absent
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes, Karen A. Read Rachel Chwastek
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
	PERMA Robyn Walcoff Jennifer Conicella
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Managed Care Organization	QualCare Stephen McNamara

Underwriting Manager

Conner Strong & Buckelew

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Michael Avalone, Conner Strong & Buckelew
Ilene Laursen, Conner Strong & Buckelew
Keith Hummel, J.A. Montgomery
Robert Garish, J.A. Montgomery

APPROVAL OF MINUTES: APRIL 28, 2020 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF APRIL 28, 2020:

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

2nd Assessment Installment – The second installment due date is June 15th, 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 1st 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 in the agenda was Chairman Merchel’s report on the meeting and 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 3rd meeting.

The MEL Legislative Committee is asking local affiliated JIFs and their member entities to consider adopting a resolution supporting these bill as well. Included in the agenda was Resolution 20-17 supporting the legislation.

MOTION TO ADOPT RESOLUTION 20-17

Moved: Commissioner Brevogel
Second: Commissioner Danson
Vote: 4 Ayes, 0 Nays

Elected Officials On-Line Training Course: The deadline for completion of this year's elected officials training program has been extended until June 1st. The course focuses on Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation. Instructions were 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.

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 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 was included in the agenda.

Power of Collaboration: Included in the agenda was 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 31st.

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 March 31, 2020 shows the fund's surplus of \$3.4 million. The funds Loss Ratio Analysis is on target with the actuary's projection of 5.5% and the actual at 1.3%. The fund's Loss Time Accident Frequency is 0.00, not including any COVID claims. The Executive Director advised the audit will be completed next month, it's due to be filed to the state by June 30th.

The Executive Director asked if there were any questions and then concluded his report.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised all attachments from the law firm are now encrypted when sent via email.

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

Payment of May 2020 Vouchers Resolution 20-16

Fund Year 2020	\$40,726.72
Total	\$40,726.72

MOTION TO RATIFY RESOLUTION 20-16 VOUCHER LIST FOR THE MONTH OF MAY

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:

2020	3,454.40
2019	26,099.27
2018	15,440.91
2017	50,292.08
2016	7,805.52
Closed	0.00
TOTAL	103,092.18

Treasurer's Report Made Part of Minutes

SAFETY DIRECTOR:

REPORT: Glenn Prince reported the Safety Directors Report for April was included in the agenda along with a listing of the Safety Directors Bulletins that were distributed electronically. Mr. Prince encouraged everyone to visit njmel.org where you can access the new training streaming service, MSI Now. The instructor led training has been postponed until further notice and a new webinar series is available on the website.

Mr. Prince asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: There was 1 certificate issued from 3/22/2020 to 4/22/2020.

MANAGED CARE:

REPORT: Stephen McNamara advised March's reports were included in the agenda. Mr. McNamara reported there were 88 bills during the month of April totaling \$62,501.40, of that amount \$22,871.72 was paid for a savings of \$39,629.68 which is a 63% savings. Mr. McNamara advised also included in the agenda was some virtual care/tele-med information and they continue to engage with their providers to utilize the tele-med option. Elective surgeries are also allowed to be scheduled again, so those waiting for surgeries are now being scheduled. Mr. McNamara then asked if there were any questions and concluded his report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Kathy Kissane advised the committee met prior to this meeting and asked for approval of 2 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 Danson
Second:	Commissioner Brevogel
Vote:	4 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING:

Motion:	Commissioner Brevogel
Second:	Commissioner Danson
Vote:	Unanimous

MEETING ADJOURNED: 1:16pm

NEXT REGULAR MEETING: June 23, 2020

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

APPENDIX II – RCF, EJIF & MEL





Municipal Excess Liability Residual Claims Fund

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

June 3, 2020

Memo to: Fund Commissioners
Professional Municipal Management Insurance Fund

From: Chairman Merchel

Re: RCF June Meeting

Wielkotz & Company: Correspondence was received from Jim Cerullo notifying the fund that Ferraioli, Wielkotz, Cerullo & Cuva, P.A. ceased doing business as of December 31, 2019 and have rebranded as Wielkotz & Company. A resolution was passed to authorize the reassignment.

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2019 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit B-Change of Net Position* and reported Fund Year 2019 changed from \$1 million to \$12,110,000. The largest item contributing to the change was the result of creating the Surplus Trigger Account last fall. The supplemental assessment totaled \$5.2 million to be assessed over a 10-year period by the members of the fund. The other factor cited is the reoccurring deficits of the various older fund years, which the fund will continue to monitor and will make adjustments if deemed necessary at the appropriate time.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves Report. As of December 31, 2019 the RCF has reserves totaling \$96.9 million and is consistent with Schedule C of the financial statements. The loss reserves are made up of \$70.9 million in case reserves and \$18 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the report, the Board approved the year-end financials as presented and adopted resolution 11-20 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2019 Budget Amendment: Historically at the September meeting, the Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of June 30th. Executive Director reported that starting in 2018 the Board agreed to extend the valuation of transfers from June 30th to December 31st. With this extension the Fund can now introduce an amended 2019 budget, which is being increased from \$661,000 to \$21,088,527.

The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2019 and made a motion to introduce on first reading the amendment to the 2019 Budget and to schedule the Public Hearing on September 2, 2020 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2019 amended budget.

Professional Services: The 3-year contract period for the professional services contracts will expire at year-end for the positions of Executive Director, Deputy Administrator, Treasurer, Actuary, Claims Supervisor, Internal Auditor and Fund Attorney. The full Board of Commissioners has historically been tasked as the evaluation committee for review of proposals and award of services to be confirmed at the January reorganization meeting, which was again accepted as the process for this year. A resolution authorizing the use of the Competitive Contract Request for Proposals (CCRFP) to initiate the process was passed.

2020 Financial Disclosures - The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for JIF Commissioners, as well as, any other municipal related positions that require filing. In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until July 31, 2020.

Position Bond Renewal: The annual renewal of the Position Bond to cover the Executive Director, Treasurer and Claims Administrators was renewed on May 1, 2020. The bond limit was increased from \$250,000 to \$1 million. The annual premium increased respectfully from \$1,070 to \$2,200.

Power of Collaboration The latest in the series of “Power of Collaboration” ads 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.

Electronic Mailings: Over the past several years, the JIFs have increasingly been moving towards providing all meeting materials electronically, saving resources of time and material, and also more environmentally conscientious. Going forward, agendas will be emailed unless otherwise requested.

Claims Committee: The Claims Review Committee met on May 6, 2020 and also met prior to the Fund meeting on June 3rd. The Claims Committee will meet again at 9:00 a.m. on September 2nd.

Next Meeting: The next meeting of the RCF is scheduled for September 2, 2020 at 10:30AM, and is currently scheduled at the Forsgate Country Club.

Fund Attorney reported we have been asked to monitor three claims where there is no coverage because of deficiencies in reporting by the outside carriers. They are all older claims that would have been in the RCF, but again they are not under our coverage, and we are only providing guidance and walking them through the process.

Commissioner Rheinhardt gave an overview of the MEL Audit Committee meeting; they welcomed a new board member Mr. George Destafney. The committee reviewed the audit reports for the MEL and the actuarial evaluation report as of December 31, 2019 which were both favorable. The Contract

Management / Conflict of Interest audit had a great response from the auditor, and they welcomed the inclusion of using a QPA in our process. Internal Audit for Claims review had one minor note that was reflective of the growing pains in using Origami. The Audit Universe was updated to move JCMI to later this fall for internal auditors to review this year and obtain their input.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019 PROPOSED BUDGET	2019 Amendment 2015 Assessments	2019 Revised Budget	\$ CHANGE
APPROPRIATIONS				
MEL	297,473	9,685,750	9,983,223	9,685,750
BMEL	0	0	0	0
ATLANTIC	46,735	807,657	854,392	807,657
BERGEN	13,056	1,056,261	1,069,317	1,056,261
BURLCO	19,549	475,021	494,570	475,021
CAMDEN	22,478	375,747	398,225	375,747
MONMOUTH	25,780	1,122,437	1,148,218	1,122,437
MORRIS	19,616	1,381,025	1,400,641	1,381,025
NJUA	16,107	687,618	703,725	687,618
OCEAN (incl Brick) incremental inr	57,400	985,592	1,042,992	985,592
PMM	8,104	59,173	67,277	59,173
SOUTH BERGEN	20,963	968,854	989,817	968,854
SUBURBAN ESSEX	20,409	1,078,225	1,098,635	1,078,225
TRICO	29,273	533,884	563,157	533,884
SUBURBAN MUNICIPAL	3,306	189,396	192,702	189,396
CENTRAL JERSEY	45,191	927,442	972,633	927,442
NJPHA	15,558	754,444	770,002	754,444
TOTAL	661,000	21,088,527	21,749,527	21,088,527
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019 PROPOSED BUDGET	2019 Amendment 2015 Assessments	2019 Revised Budget	
APPROPRIATIONS				
CLAIMS	0	21,088,527	21,088,527	21,088,527
REINSURANCE PREMIUMS	28,000		28,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	28,000	21,088,527	21,116,527	21,088,527
EXPENSES				
ADMINISTRATOR	201,806		201,806	0
DEPUTY ADMINISTRATOR	68,648		68,648	0
ATTORNEY	41,779		41,779	0
CLAIMS SUPERVISION & AUDIT	60,395		60,395	0
TREASURER	39,225		39,225	0
AUDITOR	23,171		23,171	0
ACTUARY	41,367		41,367	0
MISCELLANEOUS	24,312		24,312	0
SUBTOTAL	500,703	0	500,703	0
EXPENSE CONTINGENCY	132,297		132,297	0
SUBTOTAL EXPENSES	633,000	0	633,000	0
TOTAL BUDGET	661,000	21,088,527	21,749,527	21,088,527



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632

DATE: June 3, 2020

TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

FROM: Chairman Merchel

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2019. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #19-20 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2020.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2020. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 2, 2020 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 3, 2020
To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
From: Chairman Merchel
Subject: June MEL Meeting

2021 Rate Table & Budget: Following a public hearing, the Board of Fund Commissioners adopted a flat rate table for 2021. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall.

Audit Committee: Audit Committee met on May 29, 2020 to review the Year-End Financials and the Internal Audit-Claims, Internal Audit – Contract Management/Conflict of Interest. In reviewing the Audit Report as of December 31, 2019, Auditor noted the Residual Claims Fund “surplus floor” trigger for an additional assessment. The RCF and MEL added this to Risk Management Plans in 2019 to protect the Fund’s financials, in response to changes in the law concerning firefighters’ cancer and sexual molestation.

Committee Chairman noted Internal Auditor for Contract Management favorably viewed the MEL’s appointment of a Qualified Purchasing Agent. In addition, Committee Chairman Rheinhardt said the committee was provided with an overview of the Joint Cash Management & Investment Program (JCMI) and agreed to alter the Internal Audit Universe to add JCMI review to be performed in 2020.

Management Committee: Committee met on May 20, 2020 to review the following items:

Reinsurance and Excess Insurance Renewals: Underwriting Manager was asked to look at the MEL’s insurance and reinsurance program structure to see if there are new opportunities for alternate programs or retention models that will help the MEL and JIFs be resilient in a difficult market. Management Committee met on May 20th which included a discussion of those alternative structures for the MEL. The MEL is now in the process of working to schedule a meeting with the Department of Banking and Insurance to discuss these alternates.

Risk Control Services: Management Committee recommends the board approve the Safety proposal to reposition services to respond to the impact of pandemic restrictions on training, some of which have already been implemented. Mr. Shives said J.A. Montgomery developed two new delivery methods for training: 1) video online streaming; and 2) interactive webinar training. Board of Commissioners adopted a resolution authorizing a contract amendment to effectuate changes. Executive Director said these new methods are not only helpful during the pandemic but will create options for convenient training in the future as well.

Professional Services: The Board of Fund Commissioners adopted a resolution authorizing the use of Competitive Contract Request for Proposals for various consulting, professional services, consulting and other services, since the majority of the Fund’s contracts are set to expire December 31, 2020.

Specialized Legal Services: The Board accepted the recommendation of the Management Committee, Fund Attorney and Executive Director by awarding a contract Craig Domalewski, Esq. of Dughi, Hewit & Domalewski, P.C. for specialized legal services in the area of insurance coverage analysis and advice. Mr. Domalewski had been providing this service on a couple of claims and due to the success and value added service.

Origami Contract Expansion: The E-JIF engaged Origami to access its Risk Management Information System to include EJIF data, such as housing tank location information and uploading aggregate claims information. Since Origami was able to price this contract based on the MEL's RMIS framework, Origami has asked that this be a three- party agreement between the EJIF, the MEL and Origami so that Origami's services to EJIF would terminate (or have to be renegotiated) if the MEL's agreement were to come to an end. This allows for ease of administration and significant cost savings. Fund Attorney reviewed the matter and agreed this is the best option. Board of Commissioners accepted the recommendation and authorized the Chairman to execute the agreement.

Joint Cash Management Investment (JCMI) Update: In March the MEL adopted a resolution awarding Clearbrook Investment Consulting as the Asset Manager, Bank of New York as Custodian and Accounting and NW Financial as the Financial Advisor for the MEL's Joint Cash Management Program. At that time, documents were distributed, including bylaws, that participating JIFs would be asked to adopt. The JCMI Operating Committee has now drafted revised documents. In particular, the Committee determined bylaws were not necessary and has drafted a policy in its place. Copies of the agency agreement, policy and resolution for local JIFs to participate distributed for information.

The RCF and EJIF adopted resolutions to join the JCMI in March. A meeting of Investment Committee, including all local JIF Treasurers, was held to introduce the Joint Cash Management & Investment Program to local affiliated JIFs. Local JIFs have begun to approve participation. The JCMI will stagger the process of expanding participants. The JCMI Operating Committee worked with Fund Chairman to execute contracts approved in March and authorized signatories with custodian.

The Board adopted a resolution to establish an investment policy and agency agreement for participating members of the Joint Cash Management and Investment Program.

Investment Committee Chairman Rheinhardt said prior investment rules would have meant earnings of 13 basis points or \$99,000; but since the JCMI became operational, earnings have been \$1,100,000 while savings for members whose bonds were purchased totaled \$150,000.

Model Personnel Manual and Employee Handbook: The Model Personnel Committee met on May 4, 2020. Mr. Giacobbe reviewed the draft manuals with the committee and is making some suggested revisions. Draft Policies were distributed to the Board of Fund Commissioners Model Personnel Committee met again on May 29th. Board approved the documents, subject to likely minor adjustments. Documents are expected to be posted to the MEL webpage by the end of the month, if not sooner.

Legislative Committee: The committee met on May 7, 2020 and submitted minutes of that meeting. Minutes amended to reflect the attendance of Commissioner Rheinhardt.

Committee Chairman Cuccia said the Legislative Committee strongly recommended supporting Assemblymen Benson and Coughlin bill A-3971 and Senator Singleton S-2475. 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 Board adopted a resolution to support.

Coverage Committee: The committee met on May 8, 2020 and submitted minutes of the meeting. Committee Chairwoman Tozzi said the committee covered a lot of topics; in particular, recommending that statutory position bond coverage be extended during any appeal process.

Safety & Education Committee: The committee met on May 8, 2020 and submitted the minutes of that meeting. To assist members with their training needs during the public health crisis, the MEL Media Library has added a new video streaming service, called **MSI NOW**. The new service has about 130 titles available for streaming for either individual or group training basis. MSI Now will eventually replace the current MEL Media Library.

Cyber Task Force: The MEL’s Cyber Task Force met on May 15th. The Task Force has begun the process of revising the MEL’s Cyber Risk Management Program. Underwriting Manager said it is expected that members already in compliance will be “grandfathered”.

Marketing Committee: The committee met on May 26, 2020 and submitted the minutes of that meeting. Committee Chairman Hirsh thanked Acrisure and Princeton Strategic Communications for presenting excellent reports.

Covid-19 Special Subcommittee Meeting: The committee met on May 1st and May 22nd and submitted minutes of both meetings.

The Board accepted the Committee’s recommendation and appointed Judge Carver as Special Master to the Fund for COVID-19 matters.

Special Ad-Hoc Claims Committee- Fire Fighter Cancer/Sexual Abuse Molestation: The committee met on May 18, 2020 to review pending claims. Committee is generating a reference list of defense panel attorneys for sexual abuse claims and has appointed Litigation Managers to address firefighter cancer claims. In addition, committee will solicit archivist services and has reviewed training resources developed by J.A. Montgomery.

Claims Review Committee: The Claims Review Committee met on May 6, 2020. Copies of those minutes are distributed separately. The committee will be meeting this afternoon and is scheduled to meet next on September 3, 2020 at noon.

RCF Report: A copy of Commissioner Clarke’s report on the RCF’s March meeting distributed for information.

League Magazine Ad: A copy of the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine submitted to the Board. The ad highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

2020 Financial Disclosures: In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until July 31, 2020 from the statutory deadline of April 30, 2020. As of May 29th all MEL Fund Commissioners and Professionals have completed the filing.

Agenda Electronic Mailing: Over the past several years, the JIFs have increasingly been moving towards providing all meeting materials electronically, saving resources of time and material, and also more environmentally conscientious. Going forward, agendas will be emailed unless otherwise requested.

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%