

The Professional Municipal Management Joint Insurance Fund will conduct its July 28, 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
JULY 28, 2020 – 1:00 PM**

MEETING BEING HELD TELEPHONICALLY AT:

Call In Number: 312-626-6799

Meeting ID: 923 5178 3841

Passcode: 53252931

MEETING ALSO AVAILABLE AT:

<https://permainc.zoom.us/j/92351783841?pwd=dFhpbGIXWXA4Q0FJZig0VWFNRWFsdz09>

Passcode: *+Rvi2ii

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: JULY 28, 2020**

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

- APPROVAL OF MINUTES:** June 23, 2020 Open Minutes..... **Appendix I**

- CORRESPONDENCE: None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 .Executive Director's Report **Page 1**

 - ATTORNEY – William J. Kearns, Esquire**

 - TREASURER – Thomas Tontarski**
 .July 2020 Voucher List - Resolution No. 20-20 **Page 17**
 .Treasurer's Reports **Page 19**

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 .Monthly Report..... **Page 25**

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
 .Monthly Certificate Report **Page 29**

 - MANAGED CARE – Qual Care**
 .Monthly Report..... **Page 30**

 - CLAIMS SERVICE – Qual Lynx**

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

 - EXECUTIVE SESSION – If Needed**

 - MEETING ADJOURNED**
-

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

Date: July 28, 2020

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Professional Service Agreements** – All of the Fund’s professional service agreements are up for renewal in 2021. The Fund office would like to advertise for those positions in August.
 - Motion to Authorize the Fund Office to Advertise for Professional Services for Fund Years 2021 thru 2023.**
- Property Appraisals** – The 2020 Budget appropriates \$20,000 to conduct property appraisals on member’s properties valued at \$150,000 or more. The Fund office would like to begin this process to secure a vendor and advertise for services.
 - Motion to Authorize the Fund Office to Advertise for Property Appraisal Services.**
- Public Health Acknowledgment Form:** Attached is a copy of the notice emailed to members from Fred Semrau, the MEL’s Fund Attorney concerning a sample Acknowledgement Waiver Form that members can utilize for their Recreation Programs. **(Page 3&4)**
- 2020 Coverage Documents** – The fund office is in the process of uploading member policies to the Fund’s Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.
- EPL Compliance Program:** The MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. All members have received an email with memorandums from David Grubb outlining the updated program. The revised documents are up on the MEL’s webpage - njmel.org.

The memorandums and the compliance checklist appear on **Pages 5-8**. The deadline for members to update their EPL Compliance Program is June 1, 2021.

- ❑ **Risk Management Information/Operating System (RMIS)** - Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1st completion date.
- ❑ **2019 Audit Report and Actuary Valuation Report** – The 2019 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund’s newspaper.
- ❑ **Environmental-JIF Alert** – Last week, the EJIF issued an Environmental Alert on the latest revisions to the Municipal Stormwater Management regulations. This latest revision includes new concepts in water management commonly called “Green Infrastructure”. **(Page 9)**
- ❑ **Encore Seminar “Facing and Embracing Crisis for your Municipality”**: Due to the popularity of the initial webinar, the MEL’s Marketing Manager, Princeton Strategic Communications, will hold a live encore webinar on crisis management for MEL membership on August 4th at 10:30. 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 10**.
- ❑ **NJUA Safety Expo 2020**: The New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) cancelled the NJUA Safety Expo scheduled for June at the Middlesex Fire Academy and now has cancelled the September Expo that was scheduled at the Camden County Emergency Training Center in September.
- ❑ **August Meeting** – The JIF has historically cancelled the August Fund meeting; if the Commissioners wish to follow past procedure, a motion to cancel the meeting would be in order.

The Commissioners did pass Resolution 20-11 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 11
Income Portfolio	Not Available
Loss Ratio Analysis	Page 12
Claims Activity Report	Page 13
Loss Time Accident Frequency	Page 14
POL/EPL Compliance Report	Page 15
Regulatory Affairs Checklist	Page 16



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

Tel (201) 881-7632 Fax (201) 881-7633

To: Member Municipalities and Authorities

From: Fred Semrau, MEL Fund Attorney

Date: June 30, 2020

Re: Public Health Emergency

We have been asked if there are liability precautions with re-opening public facilities and programs. As a general principle, public entities have substantial immunities from lawsuits in public emergencies so long as they act in good faith. Therefore, the emphasis is to make sure the emergency orders are being followed and participants understand and acknowledge the new risks that are inherent in activities.

Attached is a model acknowledgement that should be considered for use with recreation programs.

For further information, refer to the MEL's web site, NJMEL.ORG.

Please feel free to reach out to your Risk Manager, Claims Adjuster or JIF Executive Director if you have any questions or concerns.

cc: Risk Managers
Executive Directors of Participating Funds

COVID-19 ACKNOWLEDGMENT FORM FOR [INSERT MUNICIPALITY]
DEPARTMENT OF RECREATION

BACKGROUND

[INSERT MUNICIPALITY] and the [INSERT MUNICIPALITY] Department of Recreation (“INSERT MUNICIPALITY”) offer the public the option to participate in or attend indoor and outdoor physical, social and educational programs/activities (“Recreation Programs”) held on [INSERT MUNICIPALITY] property and other public and semi-public places accessible to large numbers of people on a daily basis.

Due to the COVID-19 pandemic, individuals age 18 or older who wish to enroll themselves, their child or other dependent family member into a Recreation Program, or who seeks to volunteer in a Recreation Program, must complete, sign and return this Acknowledgment Form to [PROGRAM REPRESENTATIVE] by no later than _____ 2020, or by the Recreation Program’s enrollment deadline. Enrollment and participation/volunteering in a Recreation Program is conditioned upon timely submittal of a completed Acknowledgment Form.

ACKNOWLEDGMENT

I/WE acknowledge that I/WE have been provided with, read and fully understand this Acknowledgment Form, the Center for Disease Control’s (“CDC”) and the New Jersey Department of Health’s (“NJDOH”) information and guidelines regarding COVID-19 and Multisystem Inflammatory Syndrome in Children) (“Pandemic Illnesses”), and the [INSERT MUNICIPALITY] Department of Recreation’s “COVID-19 Operational Plan” for 2020.

I/WE further acknowledge that the Pandemic Illnesses: (1) are highly contagious and may cause serious permanent bodily injury, including death, of healthy persons of all ages; (2) are subject to changing recommendations on limiting risk of exposure and spread; (3) remain prevalent throughout New Jersey; (4) are highly likely to spread to persons in direct contact with or in close proximity to (within about 6 feet) an infected person; (5) believed by the CDC/NJDOH to spread by droplets produced into the air when an infected person coughs, sneezes, talks or otherwise moves air out through their nose and mouth, and from touching surfaces on which droplets containing the virus exist.

I/WE further acknowledge that attending or participating in a Recreation Program poses an inherent and heightened risk of exposure, infection and bodily injury from the Pandemic Illnesses regardless of preventative measures taken by [INSERT NAME OF MUNICIPALITY].

I/WE, _____ (hereinafter “I/WE), acknowledge and represent that I/WE am/are the parent(s)/legal guardian(s) of: _____

Signature of Parent(s)/Guardians

Date

Signature of Program Participant(s)

Date



Municipal Excess Liability Joint Insurance Fund

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

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

From: David N. Grubb, Executive Director

Date: July 2020

Re: 2021-2022 Employment Practices Liability (EPL) Program

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL.** Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by June 1, 2021 will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Required Elements for the Incentive

- 1. Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
- 2. Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
- 3. Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
- 4. Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
- 5. Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
- 6. Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 12 months. Your JIF will contact you with the details.
- 7. Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.
- 8. Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. The MEL is in the process of preparing this training. Instructions to access the program will be distributed when completed.
- 9. MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost.

For assistance, please contact the MEL office or the office of your local JIF.

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

- Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

- Anti-Discrimination Policy
- Americans with Disabilities Act Policy
- Contagious or Life Threatening Illnesses Policy
- Safety Policy
- Alcohol and Drug-Free Workplace
- Workplace Violence Policy
- General Anti-Harassment Policy
- Anti-Sexual Harassment Policy
- Whistle Blower Policy
- Employee Complaint Policy
- Confidentiality of Personnel Files
- Political Activity Policy
- Performance Evaluation Policy
- Discipline and Termination Policy
- Use of Employer Vehicles Policy
- Computer Use, Electronic Mail, and Internet Policy
- Family and Medical Leave Act Policy
- Military Leave Policy
- Domestic Abuse Leave Policy
- Employee Handbook Procedure
- Employee Complaint Investigation Procedure
- Employment Reference

SECTION TWO:

- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- Adopt and distribute the Employee Handbook:
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- Offer Anti-Harassment training to all other personnel:
- Review NJ MEL Helpline for Employment Practices.

I, _____, the (check __ General Counsel or __ Employment Attorney) of (member name) _____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or scantwell@permainc.com) as soon as possible. Members submitting this form by June 1, 2021 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Environmental Alert

NJDEP Changes Municipal Stormwater Management Regulations

On March 2, 2020, the New Jersey Department of Environment Protection (NJDEP) published revisions to its Municipal Stormwater Management regulation (N.J.A.C. 7:8) in order to incorporate new concepts in water management commonly called "Green Infrastructure." (or GI). The purpose of these regulations are wide spread, but essentially the rules aim to accomplish the following:



- Reduce flood damage
- Minimize stormwater runoff from new and redevelopment
- Reduce soil erosion
- Assure the adequacy of existing and proposed culverts and bridges
- Maintain groundwater recharge
- Prevent or reduce nonpoint pollution
- Maintain the integrity of stream channels
- Protect public safety
- Restore, enhance, and maintain the chemical physical, and biological integrity of the States' waters, including for recreation, scenic value, biological integrity, and to protect fish and other aquatic life.

Background

New Jersey is a densely populated state with a great deal of impervious cover such as buildings, asphalt, and concrete. As a result, rainstorms create a great deal of stormwater runoff rather than allowing the water to infiltrate back into the soil and groundwater underneath. With stormwater runoff comes greater risks of flooding in low lying areas and having contaminants on the ground surface swept along, impacting local rivers and streams. The NJDEP estimates that more than 60 percent of the water pollution created in the State comes from stormwater runoff. Managing this source means reducing the pollutants available by using pollution prevention measures as well as managing the physical impacts of stormwater. The NJDEP has two different sets of rules to manage stormwater:

- **Stormwater Pollution Prevention Planning (or SPPP under N.J.A.C. 7:14a)** - regulations and a permit process for managing municipal contributions to water pollution
- **Stormwater Management (N.J.A.C. 7:8)** - managing water retention, recharge and flood prevention

These new changes specifically impact Stormwater Management.

Municipal Stormwater Management

Since 2004, municipalities have been required to develop and maintain a stormwater management plan (SMP). This plan requires "structural and non-structural elements," such as detention and retention basins to trap and control surges of stormwater, and municipal ordinances that implement and enforce the SMP for new and redevelopment projects. The intent is to capture, retain, and recharge into the soil any of the stormwater runoff created by the project so that there should be no net gain in stormwater runoff. Methods for achieving this can be found in the NJDEP Stormwater Best Management Practices manual found here: https://www.njstormwater.org/bmp_manual2.htm The SMP should already be posted on the municipal website and will need a few changes to meet the new requirements. In addition, municipalities will need to revise their stormwater ordinance to be consistent with these amendments. The effective date for these changes is March 3, 2021. Specifically, these new changes require the replacement of the current use of non-structural stormwater management strategies to the 'maximum extent practicable' with a requirement that Green Infrastructure (GI) be utilized instead. Green infrastructure refers to practices and construction of systems that are intended to mimic natural conditions and tend to use infiltration and vegetation more than traditional manufactured stormwater management methods.



Facing and Embracing Crisis For Your Municipality

Webinar: Tuesday, August 4, 10:30 a.m. – 12:30 p.m.

Register in advance using the link below and you will receive a confirmation email with information about how to join the webinar:

https://us02web.zoom.us/webinar/register/WN_bU690NCMRwWS7qZtYfqTtw

Note: This is a live encore presentation of the webinar held on June 30, 2020.

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 Master's 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 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

PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF		May 31, 2020	
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	332,008	1,651,506	86,135,357	87,786,863
2.	CLAIM EXPENSES				
	Paid Claims	103,468	598,946	39,196,596	39,795,542
	Case Reserves	(32,078)	(255,252)	2,298,065	2,042,813
	IBNR	86,230	400,172	1,393,527	1,793,699
	Recoveries	(2,966)	(38,551)	(149,962)	(188,513)
	TOTAL CLAIMS	154,654	705,315	42,738,226	43,443,541
3.	EXPENSES				
	Excess Premiums	113,134	565,669	23,694,596	24,260,265
	Administrative	50,518	253,950	11,842,143	12,096,093
	TOTAL EXPENSES	163,651	819,619	35,536,739	36,356,358
4.	UNDERWRITING PROFIT (1-2-3)	13,703	126,572	7,860,392	7,986,964
5.	INVESTMENT INCOME	4,452	60,275	5,167,248	5,227,523
6.	DIVIDEND INCOME	0	0	1,721,553	1,721,553
7.	STATUTORY PROFIT (4+5+6)	18,155	186,847	14,749,193	14,936,040
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)	18,155	163,847	3,301,350	3,465,197
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	919	(11,190)	1,610,697	1,599,507
	Aggregate Excess LFC	4,305	22,756	236,051	258,807
	2016	639	20,698	718,886	739,584
	2017	523	7,553	339,597	347,150
	2018	666	28,384	336,585	364,969
	2019	819	39,563	59,534	99,096
	2020	10,285	56,084		56,084
	TOTAL SURPLUS (DEFICITS)	18,155	163,847	3,301,350	3,465,197
	TOTAL CASH				8,325,084
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	35,499,730	35,499,730
	FUND YEAR 2016				
	Paid Claims	2,451	40,108	1,041,159	1,081,268
	Case Reserves	(2,301)	(6,465)	290,325	283,860
	IBNR	(150)	(45,118)	81,860	36,742
	Recoveries	0	(688)	(43,909)	(44,598)
	TOTAL FY 2016 CLAIMS	0	(12,164)	1,369,436	1,357,272
	FUND YEAR 2017				
	Paid Claims	3,668	226,330	1,134,785	1,361,115
	Case Reserves	(9,995)	(247,015)	657,730	410,715
	IBNR	6,327	(9,433)	219,346	209,913
	Recoveries	0	0	(48,788)	(48,788)
	TOTAL FY 2017 CLAIMS	0	(30,118)	1,963,073	1,932,955
	FUND YEAR 2018				
	Paid Claims	63,365	127,012	920,059	1,047,071
	Case Reserves	(33,856)	11,236	762,580	773,816
	IBNR	(29,509)	(157,594)	335,376	177,782
	Recoveries	0	0	(33,066)	(33,066)
	TOTAL FY 2018 CLAIMS	(1)	(19,346)	1,984,949	1,965,603
	FUND YEAR 2019				
	Paid Claims	31,069	188,152	600,862	789,015
	Case Reserves	(29,510)	(98,430)	587,429	488,999
	IBNR	(691)	(93,794)	756,945	663,151
	Recoveries	(867)	(2,257)	(24,198)	(26,454)
	TOTAL FY 2019 CLAIMS	0	(6,328)	1,921,039	1,914,711
	FUND YEAR 2020				
	Paid Claims	2,915	17,344		17,344
	Case Reserves	43,585	85,422		85,422
	IBNR	110,253	706,111		706,111
	Recoveries	(2,099)	(35,606)		(35,606)
	TOTAL FY 2020 CLAIMS	154,654	773,271		773,271
	COMBINED TOTAL CLAIMS	154,654	705,315	42,738,226	43,443,541

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 incurred reflects an anticipated recoverable amount of \$29,607 due from the reinsurer for COVID-19 WC claims subject to excess Workers Compensation confirmation that all COVID-19 claims are considered one occurrence.

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

				AS OF		May 31, 2020			
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	65 Actual 31-May-20	MONTH TARGETED	64 Actual 30-Apr-20	MONTH TARGETED	53 Actual 01-Jun-19	MONTH TARGETED	
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%	97.09%	29.09%	97.12%	29.09%	96.63%	
AUTO LIABILITY	75,666	68,243	90.19%	97.05%	90.19%	96.92%	90.19%	94.26%	
WORKER'S COMP	1,241,000	802,675	64.68%	99.98%	64.68%	99.96%	64.90%	99.66%	
TOTAL ALL LINES	1,979,351	1,074,014	54.26%	99.18%	54.26%	99.17%	54.40%	98.76%	
NET PAYOUT %	\$1,059,807		53.54%						
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	53 Actual 31-May-20	MONTH TARGETED	52 Actual 30-Apr-20	MONTH TARGETED	41 Actual 01-Jun-19	MONTH TARGETED	
PROPERTY	175,205	70,944	40.49%	100.00%	40.41%	100.00%	40.41%	100.00%	
GEN LIABILITY	485,444	249,599	51.42%	96.63%	51.42%	96.51%	34.67%	92.99%	
AUTO LIABILITY	63,974	7,856	12.28%	94.26%	12.28%	93.94%	12.28%	89.77%	
WORKER'S COMP	1,288,669	992,131	76.99%	99.66%	76.99%	99.62%	72.06%	98.81%	
TOTAL ALL LINES	2,013,291	1,320,530	65.59%	98.79%	65.58%	98.72%	58.39%	97.23%	
NET PAYOUT %	\$1,036,670		51.49%						
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	41 Actual 31-May-20	MONTH TARGETED	40 Actual 30-Apr-20	MONTH TARGETED	29 Actual 01-Jun-19	MONTH TARGETED	
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%	92.99%	76.47%	92.48%	65.05%	84.65%	
AUTO LIABILITY	53,346	100,851	189.05%	89.77%	200.91%	89.30%	171.42%	82.02%	
WORKER'S COMP	1,332,335	1,088,182	81.67%	98.81%	81.67%	98.70%	70.43%	96.21%	
TOTAL ALL LINES	2,054,029	1,723,042	83.89%	97.32%	84.19%	97.11%	74.04%	93.47%	
NET PAYOUT %	\$1,312,326		63.89%						
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	29 Actual 31-May-20	MONTH TARGETED	28 Actual 30-Apr-20	MONTH TARGETED	17 Actual 01-Jun-19	MONTH TARGETED	
PROPERTY	181,000	101,361	56.00%	100.00%	60.14%	100.00%	68.00%	96.87%	
GEN LIABILITY	428,966	183,987	42.89%	84.65%	34.27%	83.56%	14.79%	69.55%	
AUTO LIABILITY	47,555	41,443	87.15%	82.02%	87.15%	81.06%	30.01%	64.31%	
WORKER'S COMP	1,313,000	1,461,030	111.27%	96.21%	111.27%	95.79%	94.83%	84.23%	
TOTAL ALL LINES	1,970,521	1,787,821	90.73%	93.70%	89.23%	93.16%	73.38%	81.71%	
NET PAYOUT %	\$1,014,005		51.46%						
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	17 Actual 31-May-20	MONTH TARGETED	16 Actual 30-Apr-20	MONTH TARGETED	5 Actual 01-Jun-19	MONTH TARGETED	
PROPERTY	189,999	196,988	103.68%	96.87%	103.26%	96.65%	70.63%	37.00%	
GEN LIABILITY	413,752	64,647	15.62%	69.55%	15.62%	67.85%	6.62%	14.00%	
AUTO LIABILITY	44,262	11,760	26.57%	64.31%	26.57%	62.03%	9.10%	15.00%	
WORKER'S COMP	1,275,000	978,165	76.72%	84.23%	76.73%	81.73%	36.87%	9.00%	
TOTAL ALL LINES	1,923,013	1,251,560	65.08%	81.86%	65.05%	79.76%	33.06%	12.98%	
NET PAYOUT %	\$762,560		39.65%						
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	5 Actual 31-May-20	MONTH TARGETED	4 Actual 30-Apr-20	MONTH TARGETED	-7 Actual 01-Jun-19	MONTH TARGETED	
PROPERTY	171,000	15,372	8.99%	37.00%	5.95%	30.00%	N/A	N/A	
GEN LIABILITY	380,312	15,262	4.01%	14.00%	2.53%	10.00%	N/A	N/A	
AUTO LIABILITY	47,539	4,125	8.68%	15.00%	4.47%	10.00%	N/A	N/A	
WORKER'S COMP	1,257,000	62,009	4.93%	9.00%	2.26%	6.00%	N/A	N/A	
TOTAL ALL LINES	1,855,851	96,767	5.21%	12.76%	2.71%	9.13%	N/A	N/A	

Professional Municipal Mgmt Joint Insurance Fund

CLAIM ACTIVITY REPORT

May 31, 2020

COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	0	2	0	3	7	3	15
May-20	0	1	0	2	5	4	12
NET CHGE	0	-1	0	-1	-2	1	-3
Limited Reserves							\$2,692
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$0	\$400	\$0	\$15,513	\$20,319	\$5,241	\$41,473
May-20	\$0	\$350	\$0	\$8,013	\$13,503	\$10,441	\$32,306
NET CHGE	\$0	(\$50)	\$0	(\$7,500)	(\$6,817)	\$5,200	(\$9,167)
Ltd Incurred	\$65,876	\$70,944	\$164,630	\$101,361	\$196,988	\$15,372	\$549,295
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	0	1	3	7	13	4	28
May-20	0	1	3	8	13	7	32
NET CHGE	0	0	0	1	0	3	4
Limited Reserves							\$13,753
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$0	\$70,251	\$146,636	\$121,571	\$57,147	\$9,612	\$405,217
May-20	\$0	\$70,251	\$145,923	\$153,572	\$55,090	\$15,250	\$440,086
NET CHGE	\$0	\$0	(\$713)	\$32,001	(\$2,057)	\$5,638	\$34,869
Ltd Incurred	\$137,219	\$249,599	\$369,378	\$183,987	\$64,647	\$15,262	\$882,873
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	0	0	1	1	0	1	3
May-20	0	0	0	1	0	2	3
NET CHGE	0	0	-1	0	0	1	0
Limited Reserves							\$9,293
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$0	\$0	\$6,417	\$23,753	\$0	\$2,125	\$32,295
May-20	\$0	\$0	\$0	\$23,753	\$0	\$4,125	\$27,878
NET CHGE	\$0	\$0	(\$6,417)	\$0	\$0	\$2,000	(\$4,417)
Ltd Incurred	\$68,243	\$7,856	\$100,851	\$41,443	\$11,760	\$4,125	\$166,035
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	1	6	8	19	28	16	77
May-20	1	6	8	19	28	18	79
NET CHGE	0	0	0	0	0	2	2
Limited Reserves							\$19,526
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$14,207	\$215,509	\$267,657	\$646,835	\$441,044	\$24,860	\$1,595,906
May-20	\$14,207	\$213,259	\$264,792	\$588,478	\$420,407	\$55,607	\$1,542,542
NET CHGE	\$0	(\$2,251)	(\$2,866)	(\$58,357)	(\$20,637)	\$30,746	(\$53,363)
Ltd Incurred	\$802,675	\$992,131	\$1,088,182	\$1,461,030	\$978,165	\$62,009	\$4,581,516
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	1	9	12	30	48	24	123
May-20	1	8	11	30	46	31	126
NET CHGE	0	-1	-1	0	-2	7	3
Limited Reserves							\$16,213
Year	2015	2016	2017	2018	2019	2020	TOTAL
April-20	\$14,207	\$286,161	\$420,710	\$807,672	\$518,510	\$41,838	\$2,074,890
May-20	\$14,207	\$283,860	\$410,715	\$773,816	\$488,999	\$85,422	\$2,042,813
NET CHGE	\$0	(\$2,301)	(\$9,995)	(\$33,856)	(\$29,510)	\$43,585	(\$32,078)
Ltd Incurred	\$1,074,014	\$1,320,530	\$1,723,042	\$1,787,821	\$1,251,560	\$96,767	\$6,179,719

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		May 31, 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	1.80
Monmouth County	0.45	1.28	1.16	1.09
Burlington County Municipal JIF	0.64	1.20	1.69	1.31
Atlantic County Municipal JIF	0.75	2.45	2.28	2.10
Morris County	0.77	1.52	1.60	1.42
Bergen County	0.77	1.47	1.43	1.33
Ocean County	0.86	1.69	2.23	1.76
Suburban Essex	0.88	1.83	2.09	1.77
Central New Jersey	0.99	1.35	1.49	1.34
NJ Utility Authorities	1.01	2.52	2.17	2.11
NJ Public Housing Authority	1.02	1.75	2.11	1.77
South Bergen County	1.07	1.52	2.25	1.74
Suburban Municipal	1.08	1.75	1.74	1.63
Gloucester, Salem, Cumberland Counties Municipal JIF	1.18	1.66	1.97	1.70
Camden County	1.51	1.34	1.85	1.57
AVERAGE	0.87	1.68	1.90	1.63

Professional Municipal Management JOINT INSURANCE FUND										
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
					DATA VALUED AS OF May 31, 2020					
		**	# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME		TOTAL RATE	
MEMBER_ID	MEMBER	*	5/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2020 - 2018	
1	304 Evesham			0	0	0.00	2.25	1.55	1 Evesham	1.57
2	305 Evesham Township Fire Dist			0	0	0.00	0.00	1.02	2 Evesham Township Fire	0.45
3	306 Maple Shade			0	0	0.00	0.86	0.86	3 Maple Shade	0.71
4	307 Moorestown			0	0	0.00	0.69	2.14	4 Moorestown	1.15
5	308 Willingboro			0	0	0.00	2.95	4.21	5 Willingboro	2.97
Totals:				0	0	0.00	1.88	2.48		1.80

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund						
Data Valued As of :		July 20, 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 D	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 July 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	Filed
<input type="checkbox"/> Reinsurance Policies	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	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

RESOLUTION NO. 20-20

JULY 2020

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

BE IT RESOLVED that the Professional Municipal Management Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

<u>FUND YEAR 2020</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001543			
001543	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2020	938.25
			938.25
001544			
001544	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2020	73,787.00
001544	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2020	153,329.00
			227,116.00
001545			
001545	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 2ND HALF 2020	56,678.00
			56,678.00
001546			
001546	QUAL-LYNX	CLAIMS ADMIN 7/20	11,542.24
			11,542.24
001547			
001547	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/20	1,968.58
			1,968.58
001548			
001548	PERMA	POSTAGE 6/20	5.00
001548	PERMA	EXEC DIRECTOR/ADMIN 7/20	11,302.00
			11,307.00
001549			
001549	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/20	3,339.83
			3,339.83
001550			
001550	QUALCARE, INC.	WC ACCESS/UM 7/20	7,209.28
			7,209.28
001551			
001551	THOMAS TONTARSKI	TREASURER FEE 7/20	1,518.17
			1,518.17
001552			
001552	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MNGMNT 7/20	1,496.08
001552	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 7/20	1,756.33
			3,252.41
001553			
001553	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2020	4,786.25
			4,786.25

001554			
001554	COURIER TIMES INC	ACCT#2-012012000 7/20	49.90
			49.90
001555			
001555	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/20	508.00
			508.00
001556			
001556	RUSSO & ASSOCIATES LLC	REVIEW OF FUND MEMBERS FOR WC 6/20	3,088.04
			3,088.04
		Total Payments FY 2020	333,301.95
		TOTAL PAYMENTS ALL FUND YEARS	\$333,301.95

Chairperson

Attest: _____

Dated: _____

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

Treasurer

July 19, 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 June 30, 2020 for Closed Fund Years 1987 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$7,502.89. This generated an average annual yield of 1.08%. However, we have an unrealized net loss of \$ 1,998.90 adjusting the reported yield to .79% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$18,250.78 as it relates to the market value of \$ 3,874,760.48 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$ 3,908,365.80.

Our asset portfolio with Wilmington Trust has 4 obligations less than one year.

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 12,195.61 /YTD \$ 23,819.38
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 920.71
FY 2020 Premium Assessments \$ 208,931.67

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 112 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 \$ 83,493.97.

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 \$ 8,328,086.87 to a closing balance of \$ 8,326,503.53 showing an increase in the fund of \$ 1,416.66.

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: June		Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments		9,158.89	20,369.80	2,546.22	67,325.87	3,359.06	17,754.85	49,777.33	1,611.80	37,027.84	208,931.67
Refunds		8,700.00	0.00	0.00	4,116.32	0.00	0.00	0.00	0.00	0.00	12,816.32
Invest Pymnts		444.76	2,343.97	211.68	4,271.93	24.79	24.43	401.67	2.77	2,923.04	10,649.04
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		444.76	2,343.97	211.68	4,271.93	24.79	24.43	401.67	2.77	2,923.04	10,649.04
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		18,303.65	22,713.77	2,757.90	75,714.12	3,383.85	17,779.28	50,179.00	1,614.57	39,950.88	232,397.03
EXPENSES											
Claims Transfers		19,840.84	22,484.00	2,368.24	34,024.89	0.00	0.00	0.00	0.00	0.00	78,717.97
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152,262.40	152,262.40
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		19,840.84	22,484.00	2,368.24	34,024.89	0.00	0.00	0.00	0.00	152,262.40	230,980.37
END BALANCE		376,340.65	1,768,089.68	119,843.49	3,449,910.95	58,810.93	(20,705.15)	598,438.32	(198,520.78)	2,174,295.43	8,326,503.53

REPORT STATUS SECTION

Report Month: June

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
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	June				
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 Balance	\$8,325,087.19	4,116,509.38	4,104,527.81	103,050.00	1,000.00
Opening Interest Accrual Balance	\$38,750.34	38,750.34	-	-	-
1 Interest Accrued and/or Interest Cost	\$5,104.98	\$5,104.98	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,397.91	\$0.00	\$2,397.91	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$10,250.00	\$10,250.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$1,998.90	-\$1,998.90	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$5,503.99	\$3,106.08	\$2,397.91	\$0.00	\$0.00
9 Deposits - Purchases	\$702,728.36	\$0.00	\$471,747.99	\$78,717.97	\$152,262.40
10 (Withdrawals - Sales)	-\$711,960.74	-\$250,000.00	-\$227,835.37	-\$81,862.97	-\$152,262.40
Ending Cash & Investment Balance	\$8,326,503.82	\$3,874,760.48	\$4,350,838.34	\$99,905.00	\$1,000.00
Ending Interest Accrual Balance	\$33,605.32	\$33,605.32	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$181,799.10	\$0.00	\$0.00	\$24,708.46	\$157,090.64
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,508,302.92	\$3,874,760.48	\$4,350,838.34	\$124,613.46	\$158,090.64

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

Month		June							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	4,931.22	10,940.84	0.00	15,872.06	15,872.06	0.00	(0.00)	0.00
	Liability	11.75	0.00	0.00	11.75	11.75	0.00	0.00	0.00
	Auto	0.00	2,016.04	0.00	2,016.04	2,016.04	0.00	0.00	0.00
	Workers Comp	6,401.83	12,340.31	0.00	18,742.14	18,742.14	0.00	0.00	0.00
	Total	11,344.80	25,297.19	0.00	36,641.99	36,641.99	0.00	(0.00)	0.00
2019	Property	183,485.20	8,700.00	8,700.00	183,485.20	183,485.20	0.00	0.00	0.00
	Liability	9,557.45	14,289.00	0.00	23,846.45	23,846.45	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	557,757.29	14,899.18	95.00	572,561.47	572,561.47	0.00	(0.00)	0.00
	Total	762,560.22	37,888.18	8,795.00	791,653.40	791,653.40	(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	30,415.04	0.00	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	872,552.49	2,085.52	3,993.32	870,644.69	870,644.69	0.00	0.00	0.00
	Total	1,014,004.94	2,085.52	3,993.32	1,012,097.14	1,012,097.14	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	223,454.67	453.50	0.00	223,908.17	223,908.17	0.00	0.00	0.00
	Auto	100,851.17	352.20	0.00	101,203.37	101,203.37	(0.00)	(0.00)	0.00
	Workers Comp	823,390.24	1,922.00	0.00	825,312.24	825,312.24	0.00	0.00	0.00
	Total	1,312,326.43	2,727.70	0.00	1,315,054.13	1,315,054.13	0.00	0.00	0.00
2016	Property	70,593.99	200.00	0.00	70,793.99	70,793.99	0.00	0.00	0.00
	Liability	179,347.88	7,741.50	0.00	187,089.38	187,089.38	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	778,872.26	2,777.88	28.00	781,622.14	781,622.14	0.00	0.00	0.00
	Total	1,036,670.22	10,719.38	28.00	1,047,361.60	1,047,361.60	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		4,136,906.61	78,717.97	12,816.32	4,202,808.26	4,202,808.26	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
6/1	EVESHAM TOWNSHIP	2018146530	BRYAN STROCKBINE	WC	2018	3,467.61	
6/2	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	28.00	
6/18	EVESHAM TOWNSHIP	2019170497	EVESHAM TOWNSHIP	PR	2019	8,700.00	
TOTAL- JUNE YTD 2020						12,195.61	23,819.38



Professional Municipal Management Joint Insurance Fund

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: July 6, 2020

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

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

LOSS CONTROL SURVEYS

- No visits were conducted during the month of June

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No visits were conducted during the month of June

JOB HAZARD IDENTIFICATION INITIATIVE.

- Evesham Township- Playgrounds on June 3, 2020

MEETINGS ATTENDED

- PMM JIF Claims Conference Call June 23, 2020
- PMM JIF Fund Meeting June 23, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
July 28	Claims Meeting	Moorestown Township Town Hall
July 28	Fund Meeting	Moorestown Township Town Hall

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.

- Law Enforcement Bulletin- Disinfection Software for Ford SUV's on June 2, 2020
- Reopening Outdoor Activities Bulletin on June 4, 2020
- Firearms Training and Hearing Loss- June 10, 2020
- MEL-Sponsored Webinar: Communication in a Crisis on June 11, 2020
- Live Safety Training Webinars- July Registration Now Open! On June 11, 2020
- Live Safety Training Webinars- July Registration Now Open! Update on June 15, 2020
- Latest Reopening Schedule Bulletin on June 16, 2020
- Reminder- MEL Webinar Facing and Embracing Crisis for Your Municipality on June 23, 2020
- Hurricane Season and COVID Bulletin on June 24, 2020
- Expanding Outdoor Dining Areas on June 26, 2020
- Reopening Playgrounds on June 30, 2020

MEL MEDIA LIBRARY

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

June	
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@iamontgomery.com).

July Webinar Training Schedule

Date	Webinar Topic	Time
7/1/20	BBP	9:00 - 10:00 am
7/2/20	HazCom w/GHS	1:00 - 2:30 pm
7/7/20	Fire Safety	1:00 - 2:00 pm
7/8/20	Fall Protection Awareness	9:00 - 11:00 am
7/9/20	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
7/10/20	Driving Safety Awareness	9:00 - 10:30 am
7/13/20	Dealing with Difficult People	9:00 - 11:00 am
7/13/20	MSI Learning Management System - Administrator Overview	1:00 - 2:30 pm
7/14/20	Hearing Conservation	9:00 - 10:00 am
7/15/20	Asbestos, Lead, Silica, Lead Overview	9:00 - 10:00 am
7/16/20	BBP	1:00 - 2:00 pm
7/17/20	Protecting Children from Abuse	9:00 - 11:00 am
7/17/20	PPE	1:00 - 3:00 pm
7/20/20	Fire Extinguisher	1:00 - 2:00 pm
7/21/20	Dealing with Difficult People	9:00 - 11:00 am
7/22/20	HazCom w/GHS	9:00 - 10:30 am
7/23/20	Fire Safety	9:00 - 10:00 am
7/24/20	Protecting Children from Abuse	9:00 - 11:00 am
7/27/20	CDL-Drivers Safety Regulations	9:00 - 11:00 am
7/28/20	PPE	9:00 - 11:00 am
7/29/20	Mower Safety	9:00 - 10:00 am
7/30/20	Fire Extinguisher	9:00 - 10:00 am
7/31/20	MSI Learning Management System - Administrator Overview	10:00 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEUs/Cat.	MSI Course	CEUs/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	CEUs/Cat.	MSI Course	CEUs/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	CEUs/Cat.	MSI Course	CEUs/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	CEUs/Cat.	MSI Course	CEUs/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	CEUs/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 5/22/2020 To 6/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Dept. of Health I - Evesham Township Fire District	Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	Insurer: Professional Municipal Mgmt JIF; Professional Liability; Policy#: Referenced Above; Policy Term: As Evidenced Above; Policy Limits: \$250,000 Evidence of Insurance with respect to BLS license renewal. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	5/28/2020 #2515265	GL AU EX WC
H - NJ Department of Health I - Township of Maple Shade	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of insurance. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	6/5/2020 #2524142	GL AU EX WC
H - Evesham Residents and Businesses I - Township of Evesham	Main Street Marlton, NJ 08053	Evidence of insurance as with respects to a Holiday Drive along Main Street in Marlton, NJ 08053 on July 4th from Marlton Greene shopping center to St. Joan of Arc Church during the hours of 11:00 AM to 1:30 PM. Does not include amusements or fireworks.	6/9/2020 #2524922	GL AU EX WC
H - Willingboro Public Schools I - Township of Willingboro	440 Beverly-Rancocas Rd. Willingboro, NJ 08046	Evidence of Insurance	6/19/2020 #2528231	GL AU EX WC OTH
Total # of Holders: 4				

06/30/2020

1 of 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	47	\$30,499.85	\$9,561.20	\$20,938.65	69%
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	472	\$543,920.67	\$195,566.98	\$348,353.69	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 – 6/30/2020

SAVINGS BY SPECIALTY

	UNITS OF SERVICE				SAVINGS	% SAVINGS
		BILLED	APPROVED			
Ambulatory Surgical Center	10	\$189,353.00	\$79,695.67	\$109,657.33	58%	
Physical Therapy	212	\$90,688.36	\$19,538.00	\$71,150.36	78%	
Orthopedic Surgery	56	\$79,304.90	\$14,800.40	\$64,504.50	81%	
Hospital	11	\$33,874.89	\$17,327.76	\$16,547.13	49%	
Physical Medicine & Rehab	13	\$24,753.50	\$3,458.13	\$21,295.37	86%	
Pain Management	7	\$19,567.50	\$2,217.23	\$17,350.27	89%	
Neurosurgery	18	\$18,350.00	\$4,518.29	\$13,831.71	75%	
Neurology	4	\$17,988.00	\$9,056.82	\$8,931.18	50%	
Anesthesiology	14	\$16,834.61	\$10,560.40	\$6,274.21	37%	
Occupational Medicine	34	\$12,354.90	\$6,896.83	\$5,458.07	44%	
Radiology	18	\$11,195.40	\$5,514.88	\$5,680.52	51%	
Durable Medical Equipment	3	\$6,444.30	\$5,319.30	\$1,125.00	17%	
Urgent Care Center	19	\$5,326.00	\$3,009.39	\$2,316.61	43%	
Behavioral Health	15	\$4,881.47	\$3,916.64	\$964.83	20%	
Hospitalist	8	\$3,379.00	\$2,660.15	\$718.85	21%	
Hand Surgery	7	\$3,245.00	\$1,957.17	\$1,287.83	40%	
Emergency Medicine	3	\$3,004.00	\$2,329.15	\$674.85	22%	
Medical Transportation	12	\$1,400.00	\$1,240.00	\$160.00	11%	
Ambulance	1	\$802.70	\$789.00	\$13.70	2%	
Laboratory Services	4	\$609.14	\$251.99	\$357.15	59%	
Physicians Fees	2	\$370.00	\$330.04	\$39.96	11%	
Pulmonology	1	\$194.00	\$179.74	\$14.26	7%	
Grand Total	472	\$543,920.67	\$195,566.98	\$348,353.69	64%	

TOP 10 PROVIDERS

	UNITS OF SERVICE		SPECIALTY
		APPROVED	
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
NOVACARE REHABILITATION	82	\$7,718.00	Physical Therapy
IVY REHAB NETWORK INC	90	\$7,660.00	Physical Therapy
CONCENTRA MEDICAL CENTERS	26	\$5,682.80	Occupational Medicine
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
VIRTUA MEDICAL GROUP	19	\$5,076.84	Hand Surgery/Occupational Medicine
Grand Total	238	\$112,214.70	

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
OPEN SESSION MINUTES
MEETING – JUNE 23, 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	Absent
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

SPECIAL FUND COMMISSIONERS:

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

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 Karen Beatty
---------------------------	---------------------------------

Underwriting Manager	Conner Strong & Buckelew Edward Cooney
----------------------	--

ALSO PRESENT:

Maureen Mitchell, Evesham Fire District
Michael Avalone, Conner Strong & Buckelew
Ilene Laursen, Conner Strong & Buckelew

APPROVAL OF MINUTES: MAY 26, 2020 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 26, 2020:

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

CORRESPONDENCE: Included in the agenda was a memo from Qual-Lynx on “Brave of the Heart Fund”. Ms. Kissane advised that Qual-Lynx is a division of Cigna Health and life and they have partnered with New York Life Foundation to create a foundation to benefit the families of deceased healthcare workers who die treating COVID patients. It’s open to anyone, there is an application process on the Brave of Heart Fund website. Anyone can donate, but primarily they just wanted to bring it out. Since NJ was so hard hit, there may be family members or friends or friends of friends that have lost a loved one with respect to the COVID, and by all means pass this information to others. They provide grants, some up to 15 or 20 thousand dollars depending on need and they just wanted to make everyone aware.

EXECUTIVE DIRECTOR:

The Executive Director hoped everyone and their families and coworkers are doing well and began his report.

Audit Report as of December 31, 2019 – The Executive Director advised the Auditor’s Report as of December 31, 2019 was sent to the Fund Commissioners via email along with the agenda. He advised Mr. Jim Miles, a representative of Bowman & Company was in attendance and would review the audit.

Mr. Jim Miles advised the pages of the report are numbered at the bottom center and he will refer to the page number listed and also the PDF page number for those following along. Page two of the audit report, page four of the PDF is the Independent Auditor’s Report. Mr. Miles reported they found the financial statements which are a representation of management to be fairly stated in all material respects. For the Report on Internal Controls Compliance, pages 5-6 of the report, 7-8 of the PDF, again they found no matters for discussion there. On page 7 of the report, 9 of the PDF, is the Managers Discussion and Analysis, it includes some brief financial highlights, with the language provided by PERMA. On page 10 of the report, page 12 of the PDF, is the Comparative Statement of Net Position, basically your assets and liabilities and net position. Starting at the top, \$1,766,000 in cash, \$4.6 million in investments and a total of \$9,172,000 in assets. The last line of the assets includes the investment in the joint ventures. That is the Fund’s equity interest in the MEL and the RCF. Total liabilities are mostly the claims reserves. Page 11 of the report, page 13 of the PDF, is the Statement of Revenues and Expenses, the Fund’s income statement, if you will. Revenue assessments are

fairly comparable, the retrospective premium is \$430,000, you can review that in the footnotes. The Fund's claims expenses are up a little bit, for both the current year and the 2017 year there was a little bump in the workers' compensation expense. Moving down the statement the Fund had \$207,000 in operating income compared with \$907,000 the year before, which is pretty much the spike in the claims expense accounting for that reduction. There was a change in net position of \$274,000. With the beginning Net Position of \$5,165,000, accounting for the return of surplus, gives the Fund an ending Net Position of \$5,233,349. The next page is the Statement of Cash Flows, the Fund's activities eliminating accruals and reserve adjustments, just dollars in and dollars out. The Fund's cash provided by operating activities is \$242,000 compared \$965,000 the year before. One of the things you can see is claim payments of \$1.9 million compared to \$1.2 million the year before. Continuing down the statement, cash flows and investing activities had an increase of \$53,000 this year investments. Recognize that is a matter of moving money from one pocket to the other, so to the extent that you increase your investments you are decreasing your cash. Followed by your return of surplus, the Fund had a cash increase of \$126,000, and we reconcile to the \$1.76 million. Skipping most of the disclosures required by the generally accepted accounting standards, on page 20 of the report, 22 of the PDF, there is a comparison of your investments each year, all US Treasury bills and notes maturing within close proximity. For 2019 it's \$4,660,020. On page 21 of the report, 23 of the PDF, discussing the reserves, starting with the combination of the case reserves and the IBNR, for 2019 they were \$3,408,084 which is comparable to 2018. Claims expense for the 2019 Fund Year was \$1,921,000 compared to \$1,918,000 the year before. They review the change in the provision for claims as it existed in the beginning of the year. The beginning of the year the Fund had \$3.4 million, a year later, after those claims that existed at the beginning matured, after paying down those claims, the Reservists and the Actuary decided we had to increase that liability to \$337,000. The previous year it was decreased by \$724,000, so there is a million plus swing in the Fund's claims expense. Below that is a comparison of the claims payments. \$576,000 paid on claims occurring this year, compared to \$332,000 the 2018 fund year. Payments on funds or claims that existed before the beginning of the fund year were \$1,339,000. Reconciled down to the liabilities at the end of the year \$3,750,000, which is combination due to the RCF and the claim reserves. On page 23 of the report, page 25 of the PDF, the equity interest in the MEL, RCF and EJIF is discussed. On page 24 of the report, page 26 of the PDF, there is a comparison of your equity interest in those. Recognizing that, to the extent you receive any distributions, that would reduce any position as well. Backtracking to page 22 of the report, 24 of the PDF, on that report, to the extent that the fund had increase in retrospective premium recoverable the source of those primary came from Willingboro and Maple Shade due to an increase in claim expense. Page 29 of the report, page 31 in the PDF, pulls out the change in the claim reserve by coverage. Page 33 of the report, page 35 of the PDF, the Historical Operating Results Analysis, this schedule identifies the premiums, the claims expense, and all other related expenses for the Fund since inception. Since inception the Fund has collected over \$85 million in assessments and it has incurred \$42 million in claims and \$35 million in excess insurance and administrative expenses. The Fund has returned \$10.732 million to its members over time. Reconciling the financial activity from the front of the report to the statutory schedules in the back. These do not include the investment in joint venture, which gives the fund the statutory basis assets of \$7.2 million and the Net Statutory Surplus of \$3.3 million. The next group of schedules are a breakout of all

the same information by fund year, then fund year and line of coverage. Page 47 of the report, page 49 of the PDF, is the claims expense for the 2019 Fund Year, \$1.921 million, with \$576,000 paid out, case reserves are \$587,000 and IBNRs are \$756,000. Starting on page 51 of the report, 53 of the PDF, is the 2019 fund year's expenses. Page 55 of the report, 57 of the PDF, the Schedule G's pulls apart your program coverage, your limits of coverage, the fund's retention and some analytical data including the claims expense, which will flow from your Schedule D's and your administrative expenses and how those total costs match up against exposure units. Exposure units being the basis for your coverage; property values, population, general liability, number of vehicles, payroll, etc. Lastly, page 59 of the report, 61 of the PDF, Schedule H, the summary of your cash and investments where there is securities and cash located in a breakout by fund year. Mr. Miles reported they had no findings, no recommendations and pointed out with Joint Insurance Funds it's not frequent that you would have a finding or recommendation in that the funds are professionally managed. PERMA and Qual-Lynx have this down to science, along with all the other fund professionals so it's very uncommon to have a finding. They like to close all of their reports by expressing their appreciation for the opportunity to serve the Fund.

Chairman Merchel asked if there were any questions and then asked for a motion to formally approve Resolution 20-18 approving year end financials along with the Group Affidavit.

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

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	3 Ayes, 0 Nays

The Executive Director thanked Jim and Dennis for their assistance and cooperation. He added the PERMA folks up North, Pauline and Star have a lot to do with this, along with the Treasurer and Qual-Lynx. He advised the group affidavit would be circulated and the filing done by the end of the month.

RCF, EJIF & MEL - The Executive Director reported the RCF, EJIF and MEL all met on Wednesday, June 3, 2020 via conference call and approved their audits. The MEL also approved their 2021 budget, the rate table, as discussed last month at a flat zero percent increase. Good news as that will certainly help us and the local JIFs as we start preparing our budget.

Chairman Merchel's reports were included in the agenda and he had no additional comments.

EPL Compliance Program: The Executive Director reported 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. The deadline has been extended to June 2021.

Upcoming Seminar “Facing and Embracing Crisis for your Municipality”: The Executive Director encouraged the members to attend an upcoming seminar from MEL’s Marketing Manager, Princeton Strategic Communications. They 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 was included in the agenda.

2020 Coverage Documents – The Executive Director advised the fund office will begin distributing the 2020 coverage documents to all Fund Commissioners and Risk Managers in the next few weeks. His office is looking into uploading them to the Origami system, instead of sending an email with ten attachments.

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 Executive Director reminded the fund as of last month the PMM JIF joined the JCMI and will be phased in in the coming months. Included in the agenda was the investment portfolio to date, focusing on MEL affiliated towns, they have 24 bonds.

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 Executive Director reported the Financial Fast Track, dated April 30, 2020 shows the fund’s surplus of \$3.4 million, with all years in the positive. The Fund’s Loss Ratio Analysis is better than the actuary’s projection of 9.13% as the actual is 2.7%, so the fund is off to a terrific start. That is reflected in the fund’s Loss Time Accident Frequency is 0.00, not including any COVID claims. The Executive Director advised the checklist will be updated now that they’ve finished with the audit.

The Executive Director wished everyone continued health, advised he’d discuss with the Chairman about in person meetings, suggesting perhaps another month of teleconference and an in person meeting in September.

Chairman Merchel advised Moorestown is open so they could discuss that further. He then thanked the Executive Director’s team for pulling all the information together for the audit.

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns reminded everyone that it is very important when you receive a notice of claim that you submit that information to Qual-Lynx and himself as quickly as possible. He knows people have been short-handed, but this must be given a priority. They had one instance where the notice of claim came in, but didn't get sent in and they filed suit and looking to take a default against the town. They got it resolved and reopened but these things are not just paperwork to shuffle around, they need to receive those notices as quickly as possible.

TREASURER: Mr. Tontarski reviewed the treasurer's report and bills list with the Fund. Chairman Merchel advised he had not received the checks. Ms. Read advised they were mailed yesterday from the Parsippany office.

Chairman Merchel then asked for a motion to approve the Bill List.

Payment of June 2020 Vouchers Resolution 20-19

Closed Fund Year	\$98,806.42
Fund Year 2019	\$16,000.00
Fund Year 2020	\$37,455.98
Total	\$152,262.40

MOTION TO APPROVE RESOLUTION 20-19 VOUCHER LIST FOR THE MONTH OF JUNE

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: 3 Ayes – 0 Nays

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

2020	2,915.07
2019	31,068.74
2018	63,364.67
2017	3,668.38
2016	2,450.67
Closed	0.00
TOTAL	103,467.53

Treasurer's Report Made Part of Minutes

SAFETY DIRECTOR:

REPORT: Glenn Prince reported the Safety Directors Report for May was included in the agenda along with a brief synopsis of the Safety Directors Bulletins that were distributed during this pandemic. The instructor led training is on hold, but Mr. Prince encouraged everyone to visit njmel.org where you can access the new training streaming service, MSI Now, that took effect June 2nd, and has been well received. Also included in the agenda is a “Back to the Office” Safety Director’s Bulletin, which has a variety of resources, including the CDC and some of the Executive Orders that dictate how to conduct business going forward. Also included is another bulletin for “Reopening Public Facilities”, including a variety of tips for disinfecting and what should remain open and what should remain closed. He encouraged everyone to review that bulletin when they reopen their facilities.

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

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Edward Cooney advised his team had spent a lot of time with JA Montgomery trying to catch up on all the Executive Orders. His office released the COVID -19 memo based on questions his team had been receiving from members. He advised there is even more information this week, but most of the previous guidelines and insurance coverage recommendations still stand. He advised if anyone has any questions to please let them know. He reported the certificate report was included in the agenda. There was 1 certificate issued from 4/22/2020 to 5/22/2020. He added the MEL Cyber Task Force is working pretty quickly to roll out an updated risk management program. It incorporates most of what was there already with a few tweaks to make things better for the membership and that should be out later this summer or early fall. Mr. Cooney also reported they are working on the January 1 renewal for the insurance program, and they are in a very rough insurance marketplace, similar to early 2000s, if not all the way back to 1987. He advised this is what he JIF system was designed for and he’s sure they’ll tackle this market as well. He advises they are being mindful of everyone’s budgets right now during the COVID-19 pandemic. They’ve been working on things and doing some analysis and are going to have some pretty big changes coming up this year to the insurance program, but all for the better, keep things nice and stable and strong into the future years. Mr. Cooney advised he’d have more on that in early fall and then concluded his report.

MANAGED CARE:

REPORT: Karen Beatty advised May’s reports were included in the agenda. Ms. Beatty reported there were 33 bills during the month of May totaling \$152,097.78, of that amount \$66,171.88 was paid for a savings of \$85,925.90 which is a 56% savings. Ms. Beatty advised surgeries that were previously on hold are being scheduled, then asked if there were any questions and concluded is 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 9 PARS as recommended by the claims committee.

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

Motion: Commissioner Corrales
Second: Commissioner Danson
Vote: 3 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING

Motion: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

MEETING ADJOURNED: 1:36pm

NEXT REGULAR MEETING: July 28, 2020

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY