

The Professional Municipal Management Joint Insurance Fund will conduct its September 22, 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  
SEPTEMBER 22, 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: SEPTEMBER 22, 2020**

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

- ☐ **APPROVAL OF MINUTES:** July 28, 2020 Open Minutes..... **Appendix I**  
August 27, 2020 Special Meeting 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**  
.Ratification of August Bills List – Resolution No. 20-21.....**Page 17**  
.September 2020 Voucher List - Resolution No. 20-22 ..... **Page 19**  
.Treasurer's Reports ..... **Page 21**

- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
.Monthly Report..... **Page 30**

- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**  
.Monthly Certificate Report ..... **Page 35**

- ☐ **MANAGED CARE – Qual Care**  
.Monthly Report..... **Page 37**

- ☐ **CLAIMS SERVICE – Qual Lynx**

- ☐ **OLD BUSINESS**

- ☐ **NEW BUSINESS**

- ☐ **PUBLIC COMMENT**

- ☐ **EXECUTIVE SESSION – If Needed**

- ☐ **MEETING ADJOURNED**
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## Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

Date: September 22, 2020

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Professional Service Agreements** – All of the Fund’s professional service agreements are up for renewal in 2021. The Fund has determined to procure the awarding of contracts through the Non-Fair and Open Process. The Fund Office has sent letters to all professionals asking for a fee proposal along with other required bid forms by October 1, 2020. The Commissioners should formalize this process.

### ☐ **Motion to Award Contracts Utilizing the Non-Fair and Open Process for Professional Services for Fund Year 2021.**

The procurement of the Fund’s defense panel will utilize the Fair & Open Process, RFQ’s are due back by October 7, 2020.

- ☐ **Property Appraisals** – The board approved an award of contract to HCA Asset Management to perform property appraisals on properties with a value of over \$150,000. Field visits were being scheduled.
- ☐ **2021 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2021 underwriting renewal process. The deadline to submit schedules was September 15<sup>th</sup>.
- ☐ **Membership Renewals:** The PMM JIF had one member scheduled to renew fund membership; Willingboro has passed a resolution on September 1<sup>st</sup>.
- ☐ **Residual Claims Fund** – The RCF met on September 2, 2020 via conference call. Chairman Merchel’s report is attached in Appendix II.
- ☐ **EJIF-** The EJIF met on September 2, 2020 via conference call. Chairman Merchel’s report is attached in Appendix II.
- ☐ **MEL JIF** – The MEL met on September 2, 2020 via conference call. Chairman Merchel’s report is attached in Appendix II.

- ❑ **Employees and Volunteers protecting Children Training:** As a reminder, the MEL developed a new training program on protecting children, which is already on the Learning Management System. Attached on **Page 3** are the directions to take the course. Please visit the MEL’s webpage – [www.njmel.org](http://www.njmel.org) to read more on this topic, which includes this training, model documents and a resource guide.
- ❑ **MEL Safety Institute (MSI) offering Webinars in lieu of in-person Training** - The MSI began providing live, instructor-led webinars in June. Due to the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, the MSI will continue, and expand, live instructor-led webinars through 2021. Attached on **Page 4** is memorandum from the MSI.
- ❑ **Power of Collaboration:** Attached on **Page 6** is the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine. The ad highlights the savings to taxpayers and how the MEL has responded to the financial impact of COVID 19.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 7 &amp; 8</b>
<b>Income Portfolio</b>	<b>Not Available</b>
<b>Loss Ratio Analysis</b>	<b>Page 9 &amp; 10</b>
<b>Claims Activity Report</b>	<b>Page 11 &amp; 12</b>
<b>Loss Time Accident Frequency</b>	<b>Page 13 &amp; 14</b>
<b>POL/EPL Compliance Report</b>	<b>Page 15</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 16</b>



## Protecting Children From Abuse

This on-line course discusses child abuse and the responsibilities of local government to protect children. All employees and volunteers who are unable to attend training in person must complete this on-line course.

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

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

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





## A Message from the MEL Safety Institute

As we approach the last quarter of the year, 2020 continues to be a challenging year for the MEL Safety Institute (MSI), our students, and our members' training coordinators. In early March, amid the COVID-19 pandemic, the MSI Administrators made the difficult, but ultimately prudent, decision to suspend in-person classroom training. Out of an abundance of caution, the suspension of in-classroom training will continue until further notice due to the uncertainty and ever-changing regulations for indoor gatherings, social distancing restrictions, and facial covering advisories. We recognize the hardship that suspending in-classroom training has placed upon our members, and we regret that inconvenience.

As a viable and safe alternative to in-classroom training during the COVID-19 pandemic, the MSI began providing live, instructor-led webinars on June 1st. The webinars have been a success with attendees and department leaders, and all of the feedback we have received has been positive. Our members have commented that they have benefited from reduced lost time due to travel and less downtime, while students remain engaged with our team of knowledgeable instructors. By modifying our instructor-led webinars to comply with the State of New Jersey regulations, the MSI is still able to provide continuing education credits for multiple municipal designations and certifications, which is an important component for our members.

In recognition of the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, the MSI will continue, and expand, live instructor-led webinars through 2021. All webinars will be scheduled multiple times throughout 2021, which provides the convenience of not having to anticipate and request your training needs for the following year.

Other MEL MSI changes for 2021 include:

- **Fast Track** classes will not be offered in 2021. However, employees will be able to attend the specific **Bloodborne Pathogen, Fire Safety, and Hazard Communication & NJ Right-to-Know** webinars, which will be offered on multiple dates and times.
- **Forklift Certification** classes and **Forklift Train-the-Trainer** classes are not being scheduled due to COVID-19 concerns. However, if **Forklift Certification** or **Train-the-Trainer** classes are needed, please contact your J.A. Montgomery Risk Control Consultant, and we will make alternative arrangements if possible.
- The four-hour class, **Flagger and Work Zone Safety**, which includes distribution of a handbook for the course, will be modified to accommodate a virtual classroom delivery. The course is being divided into three new webinars:

- *Temporary Traffic Control for Workers on non-Highway Roadways*
  - *Flagging Skills and Best Practices*
  - *Temporary Traffic Controls for Supervisors*
- *Landscape Safety* will be broken down into four, 1-hour live webinars, so members can better select the specific training employees need.
    - *Mower Safety*
    - *Chainsaw Safety*
    - *Chipper Safety*
    - *Utility Vehicle Safety*
  - *Confined Space Entry with Equipment Demonstration* will be modified for the virtual classroom. Equipment demonstrations will not be part of the virtual classroom. However, if *Confined Space Entry Equipment Demonstration* is needed, please contact your J.A. Montgomery Risk Control Consultant, and we will accommodate the request if possible. Two webinars are being offered:
    - *Confined Space Entry for Entrants and Attendants*
    - *Confined Space Entry for Supervisors*
  - *Coaching the Emergency Vehicle Operators (CEVO) for Fire, EMS, and Police Departments* classes are currently suspended. The MSI will monitor the situation and evaluate our ability to offer these classes in 2021.
  - A separate schedule of instructor-led webinar classes in 2021 for the *Designated Employer Representative (DER)* training course will be issued by the end of 2020.
  - We also expect to issue a notice before the end of 2020 for the popular *Defensive Driving (DDC-6)* Class, and an alternative training platform for that course for 2021, so stay tuned.
  - New offerings of expanded *Law Enforcement Training Programs* will be available in 2021. The MSI is excited to be able to offer new courses and revamped classes in the instructor-led webinar format to support your training needs until we can resume in-person sessions. We want to remind everyone that in addition to the live instructor-led webinars, the MEL MSI has additional excellent training options available. In May of 2020, the MEL launched a new digital streaming video platform known as "MSI NOW," which includes 200 safety videos that are available to you and your staff at any time. The MSI also includes over 20 online courses listed in the catalog and online recorded Video Briefings that are available as well.

Our current schedule of live webinars is posted on the MEL website at <https://nimel.org/2020/05/mel-safety-institute-live-webinars/>. We encourage everyone to take advantage of all of the training options, especially the instructor-led webinars, to stay current in your safety training.

The 2021 MSI catalog will be distributed shortly.

We are very interested in hearing from you about any problems, issues, or unique circumstances. Contact the MSI Helpline at 866.661.5120 with questions or concerns. Please stay safe.





## MEL SAVES NEW JERSEY TAXPAYERS OVER \$3 BILLION AND RESPONDS TO THE FINANCIAL IMPACT OF COVID-19

MEL has saved taxpayers over \$3 billion dollars and paid \$290 million in dividends to its members since its inception. On average, each MEL JIF member has saved over \$5.5 million to date.

MEL has also purchased over \$100 million in member debt securities to help stabilize the bond market disrupted by the pandemic and adopted a rate freeze for its 2021 budget.

A special committee to resolve matters related to COVID-19 and research questions related to FEMA recoveries has also been organized.

"Historically, MEL has provided the resources, tools and organizational competencies needed to address major challenges facing our members. We believe the power of our collaborative efforts will make a positive difference as we face this crisis."

**THOMAS MERCHEL**  
MEL Chairperson and  
Manager/CFO Township  
of Moorestown.

### MEL JOINT INSURANCE FUND MEMBER SAVINGS

Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$270.9	38	\$ 7.1
South Bergen	1986	235.2	23	10.1
Atlantic	1987	379.2	41	9.2
Camden	1987	200.6	37	5.4
Mid-Jersey	1987	172.9	12	14.4
Morris	1987	218.5	44	4.9
Ocean	1987	316.0	31	10.2
PMM	1987	80.7	5	16.1
Monmouth	1988	249.3	41	6.1
Burlico	1991	109.0	27	4.0
Trico	1991	210.8	38	5.5
NJ Utility Authorities	1991	173.2	70	2.5
NJ Self-Insurers	1992	66.5	5	13.3
Suburban Essex	1992	105.3	12	8.8
NJ Housing Authorities	1994	103.0	89	1.2
Suburban Municipal	1994	73.6	10	7.4
PAIC	1997	120.7	23	5.3
Central	1998	157.8	10	15.8
First Responders	2009	27.6	38	0.7
<b>TOTALS</b>		<b>\$3.3 Billion</b>	<b>594</b>	<b>Average \$5.5 million</b>



THE POWER OF  
COLLABORATION

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



PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2020		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	
1.	UNDERWRITING INCOME	362,631	2,014,138	86,135,357	88,149,495
2.	CLAIM EXPENSES				
	Paid Claims	78,097	677,043	39,196,596	39,873,640
	Case Reserves	66,027	(189,225)	2,298,065	2,108,840
	IBNR	(92,808)	307,364	1,393,527	1,700,891
	Recoveries	17,411	(21,139)	(149,962)	(171,101)
	TOTAL CLAIMS	68,728	774,043	42,738,226	43,512,269
3.	EXPENSES				
	Excess Premiums	113,134	678,803	23,694,596	24,373,399
	Administrative	49,202	303,152	11,842,143	12,145,295
	TOTAL EXPENSES	162,336	981,955	35,536,739	36,518,694
4.	UNDERWRITING PROFIT (1-2-3)	131,567	258,139	7,860,392	8,118,531
5.	INVESTMENT INCOME	5,504	65,779	5,167,248	5,233,027
6.	DIVIDEND INCOME	0	0	1,721,553	1,721,553
7.	STATUTORY PROFIT (4+5+6)	137,071	323,918	14,749,193	15,073,111
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)	137,071	300,918	3,301,350	3,602,268
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	971	(10,219)	1,610,697	1,600,478
	Aggregate Excess LFC	4,327	27,083	236,051	263,134
	2016	(31,030)	(10,332)	718,886	708,554
	2017	56,890	64,442	339,597	404,040
	2018	(29,017)	(633)	336,585	335,952
	2019	59,364	98,926	59,534	158,460
	2020	75,566	131,650		131,650
TOTAL SURPLUS (DEFICITS)		137,071	300,918	3,301,350	3,602,268
TOTAL CASH					8,326,501
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		0	0	35,499,730	35,499,730
FUND YEAR 2016					
	Paid Claims	10,719	50,828	1,041,159	1,091,987
	Case Reserves	(10,519)	(16,985)	290,325	273,341
	IBNR	31,532	(13,586)	81,860	68,274
	Recoveries	(28)	(716)	(43,909)	(44,626)
	TOTAL FY 2016 CLAIMS	31,704	19,541	1,369,436	1,388,976
FUND YEAR 2017					
	Paid Claims	2,728	229,058	1,134,785	1,363,843
	Case Reserves	(18,543)	(265,558)	657,730	392,173
	IBNR	(64,166)	(73,599)	219,346	145,747
	Recoveries	0	0	(48,788)	(48,788)
	TOTAL FY 2017 CLAIMS	(79,981)	(110,099)	1,963,073	1,852,974
FUND YEAR 2018					
	Paid Claims	1,560	128,572	920,059	1,048,631
	Case Reserves	(26,969)	(15,733)	762,580	746,847
	IBNR	58,556	(99,038)	335,376	236,338
	Recoveries	(3,468)	(3,468)	(33,066)	(36,534)
	TOTAL FY 2018 CLAIMS	29,679	10,333	1,984,949	1,995,282
FUND YEAR 2019					
	Paid Claims	37,793	225,946	600,862	826,808
	Case Reserves	132,892	34,462	587,429	621,891
	IBNR	(166,237)	(260,031)	756,945	496,914
	Recoveries	(8,700)	(10,957)	(24,198)	(35,154)
	TOTAL FY 2019 CLAIMS	(4,252)	(10,580)	1,921,039	1,910,458
FUND YEAR 2020					
	Paid Claims	25,297	42,641		42,641
	Case Reserves	(10,834)	74,589		74,589
	IBNR	47,507	753,618		753,618
	Recoveries	29,607	(5,999)		(5,999)
	TOTAL FY 2020 CLAIMS	91,578	864,849		864,849
COMBINED TOTAL CLAIMS		68,728	774,043	42,738,226	43,512,269
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 \$46,363 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 MANAGEMENT FUND				
FINANCIAL FAST TRACK REPORT				
	AS OF	July 31, 2020		
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	332,008	2,346,146	86,135,357	88,481,503
2. CLAIM EXPENSES				
Paid Claims	52,405	729,448	39,196,596	39,926,044
Case Reserves	185,749	(3,476)	2,298,065	2,294,589
IBNR	(25,784)	281,580	1,393,527	1,675,107
Recoveries	(9,622)	(30,762)	(149,962)	(180,723)
TOTAL CLAIMS	202,748	976,791	42,738,226	43,715,017
3. EXPENSES				
Excess Premiums	113,134	791,937	23,694,596	24,486,533
Administrative	56,379	359,531	11,842,143	12,201,674
TOTAL EXPENSES	169,513	1,151,468	35,536,739	36,688,207
4. UNDERWRITING PROFIT (1-2-3)	(40,252)	217,887	7,860,392	8,078,279
5. INVESTMENT INCOME	5,771	71,551	5,167,248	5,238,798
6. DIVIDEND INCOME	0	0	1,721,553	1,721,553
7. STATUTORY PROFIT (4+5+6)	(34,481)	289,437	14,749,193	15,038,630
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)	(34,481)	266,437	3,301,350	3,567,787
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	956	(9,263)	1,610,697	1,601,434
Aggregate Excess LFC	4,338	31,421	236,051	267,472
2016	702	(9,630)	718,886	709,256
2017	578	65,020	339,597	404,617
2018	699	66	336,585	336,651
2019	(57,744)	41,183	59,534	100,716
2020	15,990	147,641		147,641
TOTAL SURPLUS (DEFICITS)	(34,481)	266,437	3,301,350	3,567,787
TOTAL CASH				8,161,572
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	35,499,730	35,499,730
FUND YEAR 2016				
Paid Claims	1,164	51,991	1,041,159	1,093,151
Case Reserves	(1,164)	(18,148)	290,325	272,177
IBNR	0	(13,586)	81,860	68,274
Recoveries	0	(716)	(43,909)	(44,626)
TOTAL FY 2016 CLAIMS	0	19,541	1,369,436	1,388,976
FUND YEAR 2017				
Paid Claims	16,520	245,578	1,134,785	1,380,363
Case Reserves	13,484	(252,073)	657,730	405,657
IBNR	(30,004)	(103,603)	219,346	115,743
Recoveries	0	0	(48,788)	(48,788)
TOTAL FY 2017 CLAIMS	0	(110,099)	1,963,073	1,852,974
FUND YEAR 2018				
Paid Claims	6,978	135,549	920,059	1,055,609
Case Reserves	(79,703)	(95,435)	762,580	667,144
IBNR	77,347	(21,691)	335,376	313,685
Recoveries	(4,622)	(8,090)	(33,066)	(41,156)
TOTAL FY 2018 CLAIMS	(0)	10,333	1,984,949	1,995,282
FUND YEAR 2019				
Paid Claims	8,263	234,209	600,862	835,071
Case Reserves	250,342	284,803	587,429	872,233
IBNR	(200,000)	(460,031)	756,945	296,914
Recoveries	0	(10,957)	(24,198)	(35,154)
TOTAL FY 2019 CLAIMS	58,605	48,024	1,921,039	1,969,063
FUND YEAR 2020				
Paid Claims	19,481	62,121		62,121
Case Reserves	2,789	77,378		77,378
IBNR	126,873	880,491		880,491
Recoveries	(5,000)	(10,999)		(10,999)
TOTAL FY 2020 CLAIMS	144,143	1,008,992		1,008,992
COMBINED TOTAL CLAIMS	202,748	976,791	42,738,226	43,715,017

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 \$22,422 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 June 30, 2020								
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	66 Actual 30-Jun-20	MONTH TARGETED	65 Actual 31-May-20	MONTH TARGETED	54 Actual 01-Jul-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%	97.05%	29.09%	97.09%	29.09%	96.73%
AUTO LIABILITY	75,666	68,243	90.19%	97.14%	90.19%	97.05%	90.19%	94.56%
WORKER'S COMP	1,241,000	802,675	64.68%	100.00%	64.68%	99.98%	66.19%	99.70%
TOTAL ALL LINES	1,979,351	1,074,014	54.26%	99.19%	54.26%	99.18%	55.21%	98.83%
NET PAYOUT %	\$1,059,807		53.54%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	54 Actual 30-Jun-20	MONTH TARGETED	53 Actual 31-May-20	MONTH TARGETED	42 Actual 01-Jul-19	MONTH TARGETED
PROPERTY	175,205	71,144	40.61%	100.00%	40.49%	100.00%	40.41%	100.00%
GEN LIABILITY	485,444	249,599	51.42%	96.73%	51.42%	96.63%	42.91%	93.46%
AUTO LIABILITY	63,974	7,856	12.28%	94.56%	12.28%	94.26%	12.28%	90.21%
WORKER'S COMP	1,288,669	992,103	76.99%	99.70%	76.99%	99.66%	72.06%	98.92%
TOTAL ALL LINES	2,013,291	1,320,702	65.60%	98.85%	65.59%	98.79%	60.38%	97.42%
NET PAYOUT %	\$1,047,362		52.02%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	42 Actual 30-Jun-20	MONTH TARGETED	41 Actual 31-May-20	MONTH TARGETED	30 Actual 01-Jul-19	MONTH TARGETED
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	95.47%	100.00%
GEN LIABILITY	483,019	368,199	76.23%	93.46%	76.47%	92.99%	65.05%	85.57%
AUTO LIABILITY	53,346	101,203	189.71%	90.21%	189.05%	89.77%	142.39%	82.91%
WORKER'S COMP	1,332,335	1,073,194	80.55%	98.92%	81.67%	98.81%	69.74%	96.57%
TOTAL ALL LINES	2,054,029	1,707,227	83.12%	97.51%	83.89%	97.32%	72.85%	93.94%
NET PAYOUT %	\$1,315,054		64.02%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	30 Actual 30-Jun-20	MONTH TARGETED	29 Actual 31-May-20	MONTH TARGETED	18 Actual 01-Jul-19	MONTH TARGETED
PROPERTY	181,000	101,361	56.00%	100.00%	56.00%	100.00%	68.00%	97.09%
GEN LIABILITY	428,966	177,026	41.27%	85.57%	42.89%	84.65%	14.58%	71.16%
AUTO LIABILITY	47,555	47,243	99.34%	82.91%	87.15%	82.02%	30.01%	66.43%
WORKER'S COMP	1,313,000	1,433,314	109.16%	96.57%	111.27%	96.21%	97.66%	86.31%
TOTAL ALL LINES	1,970,521	1,758,944	89.26%	94.16%	90.73%	93.70%	75.22%	83.52%
NET PAYOUT %	\$1,012,097		51.36%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	18 Actual 30-Jun-20	MONTH TARGETED	17 Actual 31-May-20	MONTH TARGETED	6 Actual 01-Jul-19	MONTH TARGETED
PROPERTY	189,999	190,788	100.42%	97.09%	103.68%	96.87%	72.00%	45.00%
GEN LIABILITY	413,752	135,908	32.85%	71.16%	15.62%	69.55%	9.11%	19.00%
AUTO LIABILITY	44,262	11,760	26.57%	66.43%	26.57%	64.31%	11.81%	20.00%
WORKER'S COMP	1,275,000	1,075,088	84.32%	86.31%	76.72%	84.23%	39.10%	14.00%
TOTAL ALL LINES	1,923,013	1,413,544	73.51%	83.66%	65.08%	81.86%	35.27%	18.28%
NET PAYOUT %	\$791,653		41.17%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	6 Actual 30-Jun-20	MONTH TARGETED	5 Actual 31-May-20	MONTH TARGETED	-6 Actual 01-Jul-19	MONTH TARGETED
PROPERTY	171,000	21,424	12.53%	45.00%	8.99%	37.00%	N/A	N/A
GEN LIABILITY	380,312	21,762	5.72%	19.00%	4.01%	14.00%	N/A	N/A
AUTO LIABILITY	47,539	3,941	8.29%	20.00%	8.68%	15.00%	N/A	N/A
WORKER'S COMP	1,257,000	110,467	8.79%	14.00%	4.93%	9.00%	N/A	N/A
TOTAL ALL LINES	1,855,851	157,594	8.49%	18.03%	5.21%	12.76%	N/A	N/A
NET PAYOUT %	\$36,642		1.97%					

Professional Municipal Mgmt Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
AS OF July 31, 2020								
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	67 Actual 31-Jul-20	MONTH TARGETED	66 Actual 30-Jun-20	MONTH TARGETED	55 Actual 01-Aug-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%	96.99%	29.09%	97.05%	29.09%	96.81%
AUTO LIABILITY	75,666	68,243	90.19%	97.21%	90.19%	97.14%	90.19%	94.86%
WORKER'S COMP	1,241,000	802,675	64.68%	100.00%	64.68%	100.00%	66.19%	99.74%
TOTAL ALL LINES	1,979,351	1,074,014	54.26%	99.18%	54.26%	99.19%	55.21%	98.88%
NET PAYOUT %	\$1,059,807		53.54%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	55 Actual 31-Jul-20	MONTH TARGETED	54 Actual 30-Jun-20	MONTH TARGETED	43 Actual 01-Aug-19	MONTH TARGETED
PROPERTY	175,205	71,144	40.61%	100.00%	40.61%	100.00%	40.41%	100.00%
GEN LIABILITY	485,444	249,599	51.42%	96.81%	51.42%	96.73%	41.88%	93.91%
AUTO LIABILITY	63,974	7,856	12.28%	94.86%	12.28%	94.56%	12.28%	90.64%
WORKER'S COMP	1,288,669	992,103	76.99%	99.74%	76.99%	99.70%	73.85%	99.02%
TOTAL ALL LINES	2,013,291	1,320,702	65.60%	98.90%	65.60%	98.85%	61.28%	97.61%
NET PAYOUT %	\$1,048,525		52.08%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	43 Actual 31-Jul-20	MONTH TARGETED	42 Actual 30-Jun-20	MONTH TARGETED	31 Actual 01-Aug-19	MONTH TARGETED
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	95.47%	100.00%
GEN LIABILITY	483,019	398,199	82.44%	93.91%	76.23%	93.46%	64.05%	86.42%
AUTO LIABILITY	53,346	101,203	189.71%	90.64%	189.71%	90.21%	142.39%	83.75%
WORKER'S COMP	1,332,335	1,073,198	80.55%	99.02%	80.55%	98.92%	70.62%	96.90%
TOTAL ALL LINES	2,054,029	1,737,231	84.58%	97.69%	83.12%	97.51%	73.18%	94.37%
NET PAYOUT %	\$1,331,574		64.83%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	31 Actual 31-Jul-20	MONTH TARGETED	30 Actual 30-Jun-20	MONTH TARGETED	19 Actual 01-Aug-19	MONTH TARGETED
PROPERTY	181,000	96,739	53.45%	100.00%	56.00%	100.00%	68.00%	97.40%
GEN LIABILITY	428,966	104,301	24.31%	86.42%	41.27%	85.57%	14.52%	72.70%
AUTO LIABILITY	47,555	47,243	99.34%	83.75%	99.34%	82.91%	30.01%	68.41%
WORKER'S COMP	1,313,000	1,433,314	109.16%	96.90%	109.16%	96.57%	99.50%	88.04%
TOTAL ALL LINES	1,970,521	1,681,597	85.34%	94.59%	89.26%	94.16%	76.43%	85.09%
NET PAYOUT %	\$1,014,453		51.48%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	19 Actual 31-Jul-20	MONTH TARGETED	18 Actual 30-Jun-20	MONTH TARGETED	7 Actual 01-Aug-19	MONTH TARGETED
PROPERTY	189,999	190,788	100.42%	97.40%	100.42%	97.09%	76.50%	53.00%
GEN LIABILITY	413,752	207,920	50.25%	72.70%	32.85%	71.16%	11.81%	25.00%
AUTO LIABILITY	44,262	11,760	26.57%	68.41%	26.57%	66.43%	11.14%	25.00%
WORKER'S COMP	1,275,000	1,261,681	98.96%	88.04%	84.32%	86.31%	39.28%	19.00%
TOTAL ALL LINES	1,923,013	1,672,149	86.95%	85.22%	73.51%	83.66%	36.40%	23.79%
NET PAYOUT %	\$799,916		41.60%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	7 Actual 31-Jul-20	MONTH TARGETED	6 Actual 30-Jun-20	MONTH TARGETED	-5 Actual 01-Aug-19	MONTH TARGETED
PROPERTY	171,000	22,934	13.41%	53.00%	12.53%	45.00%	N/A	N/A
GEN LIABILITY	380,312	14,576	3.83%	25.00%	5.72%	19.00%	N/A	N/A
AUTO LIABILITY	47,539	6,873	14.46%	25.00%	8.29%	20.00%	N/A	N/A
WORKER'S COMP	1,257,000	106,540	8.48%	19.00%	8.79%	14.00%	N/A	N/A
TOTAL ALL LINES	1,855,851	150,922	8.13%	23.52%	8.49%	18.03%	N/A	N/A
NET PAYOUT %	\$51,122		2.75%					



Professional Municipal Mgmt Joint Insurance Fund						
CLAIM ACTIVITY REPORT						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
May-20	1	0	2	5	4	12
June-20	1	0	2	4	4	11
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$1,929
Year	2016	2017	2018	2019	2020	TOTAL
May-20	\$350	\$0	\$8,013	\$13,503	\$10,441	\$32,306
June-20	\$350	\$0	\$8,013	\$7,303	\$5,552	\$21,217
NET CHGE	\$0	\$0	\$0	(\$6,200)	(\$4,888)	(\$11,088)
Ltd Incurred	\$71,144	\$164,630	\$101,361	\$190,788	\$21,424	\$549,347
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
May-20	1	3	8	13	7	32
June-20	1	2	7	12	10	32
NET CHGE	0	-1	-1	-1	3	0
Limited Reserves						\$15,226
Year	2016	2017	2018	2019	2020	TOTAL
May-20	\$70,251	\$145,923	\$153,572	\$55,090	\$15,250	\$440,086
June-20	\$62,510	\$144,291	\$146,611	\$112,062	\$21,750	\$487,224
NET CHGE	(\$7,742)	(\$1,633)	(\$6,961)	\$56,972	\$6,500	\$47,138
Ltd Incurred	\$249,599	\$368,199	\$177,026	\$135,908	\$21,762	\$952,495
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
May-20	0	0	1	0	2	3
June-20	0	0	1	0	1	2
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$15,739
Year	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$0	\$23,753	\$0	\$4,125	\$27,878
June-20	\$0	\$0	\$29,553	\$0	\$1,925	\$31,478
NET CHGE	\$0	\$0	\$5,800	\$0	(\$2,200)	\$3,600
Ltd Incurred	\$7,856	\$101,203	\$47,243	\$11,760	\$3,941	\$172,003
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
May-20	6	8	19	28	18	79
June-20	6	8	17	28	28	87
NET CHGE	0	0	-2	0	10	8
Limited Reserves						\$18,566
Year	2016	2017	2018	2019	2020	TOTAL
May-20	\$213,259	\$264,792	\$588,478	\$420,407	\$55,607	\$1,542,542
June-20	\$210,481	\$247,882	\$562,670	\$502,527	\$91,725	\$1,615,284
NET CHGE	(\$2,778)	(\$16,910)	(\$25,808)	\$82,119	\$36,118	\$72,741
Ltd Incurred	\$992,103	\$1,073,194	\$1,433,314	\$1,075,088	\$110,467	\$4,684,166
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2016	2017	2018	2019	2020	TOTAL
May-20	8	11	30	46	31	126
June-20	8	10	27	44	43	132
NET CHGE	0	-1	-3	-2	12	6
Limited Reserves						\$16,327
Year	2016	2017	2018	2019	2020	TOTAL
May-20	\$283,860	\$410,715	\$773,816	\$488,999	\$85,422	\$2,042,813
June-20	\$273,341	\$392,173	\$746,847	\$621,891	\$120,952	\$2,155,203
NET CHGE	(\$10,519)	(\$18,543)	(\$26,969)	\$132,892	\$35,529	\$112,390
Ltd Incurred	\$1,320,702	\$1,707,227	\$1,758,944	\$1,413,544	\$157,594	\$6,358,011

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

**COVERAGE LINE - PROPERTY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
June-20	1	0	2	4	4	11
July-20	1	0	2	4	2	9
NET CHGE	0	0	0	0	-2	-2
Limited Reserves						\$2,525
Year	2016	2017	2018	2019	2020	TOTAL
June-20	\$350	\$0	\$8,013	\$7,303	\$5,552	\$21,217
July-20	\$350	\$0	\$5,513	\$7,303	\$9,562	\$22,727
NET CHGE	\$0	\$0	(\$2,500)	\$0	\$4,009	\$1,509
Ltd Incurred	\$71,144	\$164,630	\$96,739	\$190,788	\$22,934	\$546,234

**COVERAGE LINE - GENERAL LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
June-20	1	2	7	12	10	32
July-20	1	2	5	12	12	32
NET CHGE	0	0	-2	0	2	0
Limited Reserves						\$15,510
Year	2016	2017	2018	2019	2020	TOTAL
June-20	\$62,510	\$144,291	\$146,611	\$112,062	\$21,750	\$487,224
July-20	\$62,306	\$161,483	\$73,886	\$184,074	\$14,565	\$496,313
NET CHGE	(\$204)	\$17,192	(\$72,725)	\$72,012	(\$7,185)	\$9,090
Ltd Incurred	\$249,599	\$398,199	\$104,301	\$207,920	\$14,576	\$974,596

**COVERAGE LINE - AUTO LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
June-20	0	0	1	0	1	2
July-20	0	0	1	0	2	3
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$11,019
Year	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$0	\$29,553	\$0	\$1,925	\$31,478
July-20	\$0	\$0	\$28,202	\$0	\$4,857	\$33,058
NET CHGE	\$0	\$0	(\$1,351)	\$0	\$2,932	\$1,580
Ltd Incurred	\$7,856	\$101,203	\$47,243	\$11,760	\$6,873	\$174,935

**COVERAGE LINE - WORKERS COMP.**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
June-20	6	8	17	28	28	87
July-20	6	8	17	30	35	96
NET CHGE	0	0	0	2	7	9
Limited Reserves						\$18,384
Year	2016	2017	2018	2019	2020	TOTAL
June-20	\$210,481	\$247,882	\$562,670	\$502,527	\$91,725	\$1,615,284
July-20	\$209,521	\$244,174	\$559,544	\$680,857	\$70,817	\$1,764,912
NET CHGE	(\$960)	(\$3,708)	(\$3,126)	\$178,330	(\$20,908)	\$149,628
Ltd Incurred	\$992,103	\$1,073,198	\$1,433,314	\$1,261,681	\$106,540	\$4,866,836

**TOTAL ALL LINES COMBINED**

**CLAIM COUNT - OPEN CLAIMS**

Year	2016	2017	2018	2019	2020	TOTAL
June-20	8	10	27	44	43	132
July-20	8	10	25	46	51	140
NET CHGE	0	0	-2	2	8	8
Limited Reserves						\$16,550
Year	2016	2017	2018	2019	2020	TOTAL
June-20	\$273,341	\$392,173	\$746,847	\$621,891	\$120,952	\$2,155,203
July-20	\$272,177	\$405,657	\$667,144	\$872,233	\$99,800	\$2,317,010
NET CHGE	(\$1,164)	\$13,484	(\$79,703)	\$250,342	(\$21,152)	\$161,807
Ltd Incurred	\$1,320,702	\$1,737,231	\$1,681,597	\$1,672,149	\$150,922	\$6,562,601



2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
			June 30, 2020	
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
Monmouth County	0.49	1.33	1.16	1.09
Professional Municipal Management	0.62	1.98	2.48	1.91
Bergen County	0.72	1.47	1.43	1.30
Atlantic County Municipal JIF	0.84	2.45	2.29	2.08
NJ Public Housing Authority	0.85	1.80	2.11	1.73
Camden County	0.86	1.34	1.88	1.45
Burlington County Municipal JIF	0.88	1.20	1.69	1.34
Suburban Municipal	0.90	1.75	1.74	1.57
Ocean County	0.91	1.72	2.25	1.76
Morris County	0.92	1.59	1.67	1.48
South Bergen County	0.99	1.52	2.25	1.70
Suburban Essex	1.03	1.83	2.09	1.77
Central New Jersey	1.06	1.42	1.49	1.37
Gloucester, Salem, Cumberland Counties Municipal JIF	1.10	1.66	1.97	1.67
NJ Utility Authorities	1.12	2.62	2.17	2.13
AVERAGE	0.89	1.71	1.91	1.62

Professional Municipal Management JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF June 30, 2020									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2020 - 2018
1	304 Evesham	*	6/30/2020	0	0	0.00	2.25	1 Evesham	1.52
2	305 Evesham Township Fire Dist			0	0	0.00	0.00	2 Evesham Township Fire	0.43
3	307 Moorestown			0	0	0.00	0.69	3 Moorestown	1.11
4	308 Willingboro			2	2	1.15	3.24	4 Willingboro	3.22
5	306 Maple Shade			1	1	1.70	0.86	5 Maple Shade	1.03
Totals:				3	3	0.62	1.98		1.91

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		July 31, 2020		
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
Professional Municipal Management	0.53	1.98	2.48	1.85
Monmouth County	0.71	1.32	1.16	1.12
NJ Public Housing Authority	0.82	1.80	2.11	1.69
Bergen County	0.86	1.47	1.43	1.32
Morris County	0.93	1.60	1.70	1.48
Camden County	0.98	1.37	1.88	1.47
Burlington County Municipal JIF	0.99	1.25	1.69	1.36
Suburban Essex	1.01	1.83	2.12	1.75
Suburban Municipal	1.06	1.75	1.74	1.59
Central New Jersey	1.06	1.54	1.49	1.40
Atlantic County Municipal JIF	1.07	2.47	2.29	2.09
South Bergen County	1.15	1.52	2.25	1.72
Gloucester, Salem, Cumberland Counties Municipal JIF	1.18	1.66	1.97	1.67
Ocean County	1.22	1.75	2.25	1.82
NJ Utility Authorities	1.52	2.62	2.17	2.19
AVERAGE	1.01	1.73	1.92	1.63

Professional Municipal Management JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF July 31, 2020									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2020 - 2018
1	304 Evesham	*		0	0.00	2.25	1.55	1 Evesham	1.47
2	305 Evesham Township Fire Dist			0	0.00	0.00	1.02	2 Evesham Township Fire	0.42
3	307 Moorestown			0	0.00	0.69	2.14	3 Moorestown	1.07
4	308 Willingboro			0	0.98	3.24	4.21	4 Willingboro	3.11
5	306 Maple Shade			0	1.46	0.86	0.86	5 Maple Shade	1.00
Totals:				0	3	0.53	1.98	2.48	1.85
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2019 Loss Time Accident Frequency as of July 31, 2019 1.25									



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of :		September 3, 2020							
Total Participating Members		5	5						
Complaint			5						
Percent Compliant			100.00%						
				01/01/20	2020				
	EPL Program ?	Checklist Submitted	Compliant	EPL	POL	Co-Insurance			
Member Name	*			Deductible	Deductible	01/01/20	Amended Date	Amended Co-Insurance	
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	1/1/2019	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 September 1, 2020**

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

## RESOLUTION NO. 20-21

**AUGUST 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>
001557			
001557	QUAL-LYNX	CLAIM ADJ SERVICES 8/20	11,542.24
			<b>11,542.24</b>
001558			
001558	J.A. MONTGOMERY RISK CONTROL	LOS CONTROL SERVICES 8/20	1,968.58
			<b>1,968.58</b>
001559			
001559	PERMA	POSTAGE 7/20	6.00
001559	PERMA	EXEC DIRECTOR/ADMIN 8/20	11,302.00
			<b>11,308.00</b>
001560			
001560	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/20	3,339.83
			<b>3,339.83</b>
001561			
001561	QUALCARE, INC.	WORKERS COMP/UI 8/20	7,209.28
			<b>7,209.28</b>
001562			
001562	THOMAS TONTARSKI	TREASURER FEE 8/20	1,518.17
001562	THOMAS TONTARSKI	POSTAGE TO CHAIRMAN 7/20	26.35
			<b>1,544.52</b>
001563			
001563	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MNGMNT 8/20	1,496.08
001563	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 8/20	1,756.33
			<b>3,252.41</b>
001564			
001564	COURIER TIMES INC	ACCT#2-012012000 - AD - 7.23.20	50.36
			<b>50.36</b>
001565			
001565	ALLSTATE INFORMATION MANAGEMENT	ACCT#413 - ARC & STOR - 6.30.20	52.47
			<b>52.47</b>
001566			
001566	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 8/20	508.00
			<b>508.00</b>
001567			
001567	RUSSO & ASSOCIATES LLC	REVIEW OF FUND MEMBERS FOR WC 7/20	772.01
			<b>772.01</b>

001568			
001568	BURLINGTON COUNTY TIMES	REQ FOR PROP APP 8/20	60.48
			<b>60.48</b>
001569			
001569	CONNER STRONG & BUCKELEW	EVESHAM - 2ND RMC 2020	21,063.00
			<b>21,063.00</b>
		<b>Total Payments FY 2020</b>	<b>62,671.18</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$62,671.18</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer



## RESOLUTION NO. 20-22

**SEPTEMBER 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.

FUND YEAR 2020			
CheckNumber	VendorName	Comment	InvoiceAmount
001570	QUAL-LYNX	CLAIM ADJ SERVICES 9/20	11,542.24
001570			11,542.24
001571	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/20	1,968.58
001571			1,968.58
001572	PERMA	POSTAGE 8/20	7.00
001572			11,302.00
001572			EXEC DIRECTOR/ADMIN 9/20
			11,309.00
001573	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 9/20	3,339.83
001573			3,339.83
001574	QUALCARE, INC.	WORKERS COMP/UI 9/20	7,209.28
001574			7,209.28
001575	THOMAS TONTARSKI	TREASURER FEE 9/20	1,518.17
001575			26.35
001575			POSTAGE FOR SIGNATURE 8/20
			1,544.52
001576	HELMER, CONLEY & KASSELMAN, PA	LITIGATION 9/20	1,496.08
001576			1,756.33
001576			ATTORNEY FEE 9/20
			3,252.41
001577	COURIER TIMES INC	ACCT#2-012012000 - RFQ AD - 9.2.20	47.60
001577			241.48
001577			ACCT#2-012012000 - AD - 7/20
			289.08
001578	ALLSTATE INFORMATION MANAGEMNT	ACCT#413 - ARC & STOR - 7.31.20	52.47
001578			52.47
001579	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 9/20	508.00
001579			508.00
001580	FAIRVIEW INSURANCE AGENCY ASSOC, INC.	MAPLE SHADE - 2ND RMC 2020	17,640.39
001580			17,640.39
Total Payments FY 2020			58,655.80

**TOTAL PAYMENTS ALL FUND YEARS      \$58,655.80**

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer

September 7, 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 two month period ending August 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 \$13,561.33. This generated an average annual yield of 1.00%. However, we have an unrealized net loss of \$ 3,716.50 adjusting the reported yield to .73% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$14,534.28 as it relates to the market value of \$ 1,825,498.61 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$ 1,832,843.96.

Our asset portfolio with Wilmington Trust has 3 obligations less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 9,622.15 /YTD \$ 33,441.53  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 889.00  
FY 2020 Premium Assessments \$ 208,931.66

#### CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 267 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 \$ 206,599.13.

#### 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 \$ 8,326,503.53 to a closing balance of \$ 7,979,479.17 showing a decrease in the fund of \$ 347,024.36.

#### 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: July		Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN 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
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	37,027.83	208,931.66
Refunds		9,622.15	0.00	0.00	889.00	0.00	0.00	0.00	0.00	0.00	10,511.15
Invest Pymnts		95.26	472.76	43.58	891.73	10.37	2.55	120.15	0.34	587.28	2,224.02
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		95.26	472.76	43.58	891.73	10.37	2.55	120.15	0.34	587.28	2,224.02
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		18,876.30	20,842.56	2,589.80	69,106.60	3,369.43	17,757.40	49,897.48	1,612.14	37,615.11	221,666.83
EXPENSES											
Claims Transfers		5,000.00	13,011.69	1,351.41	33,930.67	0.00	0.00	0.00	0.00	0.00	53,293.77
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	228,054.25	56,678.00	48,569.70	333,301.95
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		5,000.00	13,011.69	1,351.41	33,930.67	0.00	0.00	228,054.25	56,678.00	48,569.70	386,595.72
END BALANCE		390,216.95	1,775,920.55	121,081.89	3,485,086.88	62,180.36	(2,947.74)	420,281.55	(253,586.64)	2,163,340.84	8,161,574.64

**REPORT STATUS SECTION**

**Report Month: July**

**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 MANAGMENT JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	July				
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 & Investn	\$8,326,503.82	3,874,760.48	4,350,838.34	99,905.00	1,000.00
Opening Interest Accrua	\$33,605.32	33,605.32	-	-	-
1 Interest Accrued and/or	\$4,751.55	\$4,751.55	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on 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 Inst	\$2,539.81	\$4.52	\$2,535.29	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$1,204.07	\$1,204.07	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$1,519.85	-\$1,519.85	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$5,771.51	\$3,236.22	\$2,535.29	\$0.00	\$0.00
9 Deposits - Purchases	\$606,133.53	\$0.00	\$219,442.81	\$53,388.77	\$333,301.95
10 (Withdrawals - Sales)	-\$773,286.44	\$0.00	-\$386,690.72	-\$53,293.77	-\$333,301.95
Ending Cash & Investment	\$8,161,574.94	\$3,874,449.22	\$4,186,125.72	\$100,000.00	\$1,000.00
Ending Interest Accrual Bal	\$37,152.80	\$37,152.80	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$354,919.20	\$0.00	\$0.00	\$16,789.01	\$338,130.19
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,516,494.14	\$3,874,449.22	\$4,186,125.72	\$116,789.01	\$339,130.19



CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		July							
Current Fund Year		2020							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid July	3. Monthly Recoveries July	4. Calc. Net Paid Thru July	5. TPA Net Paid Thru July	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2020	Property	15,872.06	2,500.00	5,000.00	13,372.06	13,372.06	(0.00)	0.00	(0.00)
	Liability	11.75	0.00	0.00	11.75	11.75	0.00	0.00	0.00
	Auto	2,016.04	0.00	0.00	2,016.04	2,016.04	0.00	0.00	0.00
	Workers Comp	18,742.14	16,980.50	0.00	35,722.64	35,722.64	0.00	0.00	0.00
	<b>Total</b>	<b>36,641.99</b>	<b>19,480.50</b>	<b>5,000.00</b>	<b>51,122.49</b>	<b>51,122.49</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	183,485.20	0.00	0.00	183,485.20	183,485.20	0.00	0.00	0.00
	Liability	23,846.45	0.00	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	572,561.47	9,152.04	889.00	580,824.51	580,824.51	0.00	0.00	0.00
	<b>Total</b>	<b>791,653.40</b>	<b>9,152.04</b>	<b>889.00</b>	<b>799,916.44</b>	<b>799,916.44</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2018	Property	93,347.84	2,500.00	4,622.15	91,225.69	91,225.69	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	1,351.41	0.00	19,040.98	19,040.98	0.00	0.00	0.00
	Workers Comp	870,644.69	3,126.18	0.00	873,770.87	873,770.87	0.00	0.00	0.00
	<b>Total</b>	<b>1,012,097.14</b>	<b>6,977.59</b>	<b>4,622.15</b>	<b>1,014,452.58</b>	<b>1,014,452.58</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	223,908.17	12,807.75	0.00	236,715.92	236,715.92	0.00	0.00	0.00
	Auto	101,203.37	0.00	0.00	101,203.37	101,203.37	(0.00)	(0.00)	0.00
	Workers Comp	825,312.24	3,712.25	0.00	829,024.49	829,024.49	0.00	0.00	0.00
	<b>Total</b>	<b>1,315,054.13</b>	<b>16,520.00</b>	<b>0.00</b>	<b>1,331,574.13</b>	<b>1,331,574.13</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2016	Property	70,793.99	0.00	0.00	70,793.99	70,793.99	0.00	0.00	0.00
	Liability	187,089.38	203.94	0.00	187,293.32	187,293.32	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	781,622.14	959.70	0.00	782,581.84	782,581.84	0.00	0.00	0.00
	<b>Total</b>	<b>1,047,361.60</b>	<b>1,163.64</b>	<b>0.00</b>	<b>1,048,525.24</b>	<b>1,048,525.24</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>4,202,808.26</b>	<b>53,293.77</b>	<b>10,511.15</b>	<b>4,245,590.88</b>	<b>4,245,590.88</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>

Current Fund Year: 2020										
Month Ending: August										
	Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN BALANCE	390,216.95	1,775,920.55	121,081.89	3,485,086.88	62,180.36	(2,947.74)	420,281.55	(253,586.64)	2,163,340.84	8,161,574.64
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,433.68	7,338.85	668.96	13,580.98	115.42	59.45	1,510.69	7.06	9,165.69	33,880.78
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,433.68	7,338.85	668.96	13,580.98	115.42	59.45	1,510.69	7.06	9,165.69	33,880.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,433.68	7,338.85	668.96	13,580.98	115.42	59.45	1,510.69	7.06	9,165.69	33,880.78
EXPENSES										
Claims Transfers	165.00	9,454.64	4,990.29	138,695.43	0.00	0.00	0.00	0.00	0.00	153,305.36
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,671.18	62,671.18
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	165.00	9,454.64	4,990.29	138,695.43	0.00	0.00	0.00	0.00	62,671.18	215,976.54
END BALANCE	391,485.63	1,773,804.76	116,760.56	3,359,972.43	62,295.78	(2,888.29)	421,792.24	(253,579.58)	2,109,835.35	7,979,478.88
<b>REPORT STATUS SECTION</b>										
<b>Report Month: August</b>										
Balance Differences										
Opening Balances:		Opening Balances are equal				\$0.00				
Imprest Transfers:		Imprest Totals are equal				\$0.00				
Investment Balances:		Investment Payment Balances are equal				\$0.00				
		Investment Adjustment Balances are equal				\$0.00				
Ending Balances:		Ending Balances are equal				\$0.00				
Accrual Balances:		Accrual Balances are equal				\$0.00				



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
PROFESSIONAL MUNICIPAL MANAGMENT JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	August				
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 & Investn	\$8,161,574.94	3,874,449.22	4,186,125.72	100,000.00	1,000.00
Opening Interest Accrua	\$37,152.80	37,152.80	-	-	-
1	Interest Accrued and/or	\$3,438.22	\$3,438.22	\$0.00	\$0.00
2	Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00
3	on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Inst	\$2,831.75	\$0.00	\$2,831.75	\$0.00
6	Interest Paid - Term Ins	\$33,245.67	\$33,245.67	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$2,196.65	-\$2,196.65	\$0.00	\$0.00
8	Net Investment Income	\$4,073.32	\$1,241.57	\$2,831.75	\$0.00
9	Deposits - Purchases	\$2,295,976.54	\$0.00	\$2,080,000.00	\$153,305.36
10	(Withdrawals - Sales)	-\$2,511,953.08	-\$2,080,000.00	-\$215,976.54	-\$153,305.36
Ending Cash & Investment	\$7,979,479.17	\$1,825,498.24	\$6,052,980.93	\$100,000.00	\$1,000.00
Ending Interest Accrual Bal	\$7,345.35	\$7,345.35	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$105,742.49	\$0.00	\$0.00	\$41,582.90	\$64,159.59
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$8,085,221.66	\$1,825,498.24	\$6,052,980.93	\$141,582.90	\$65,159.59



CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND									
Month		August							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	August	August	August	August	Reconciled	Variance From	Month
2020	Property	13,372.06	165.00	0.00	13,537.06	13,537.06	(0.00)	(0.00)	0.00
	Liability	11.75	338.04	0.00	349.79	349.79	0.00	0.00	0.00
	Auto	2,016.04	4,990.29	0.00	7,006.33	7,006.33	0.00	0.00	0.00
	Workers Comp	35,722.64	17,054.25	0.00	52,776.89	52,776.89	0.00	0.00	0.00
	<b>Total</b>	<b>51,122.49</b>	<b>22,547.58</b>	<b>0.00</b>	<b>73,670.07</b>	<b>73,670.07</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	183,485.20	0.00	0.00	183,485.20	183,485.20	0.00	0.00	0.00
	Liability	23,846.45	0.00	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	580,824.51	38,810.55	0.00	619,635.06	619,635.06	0.00	0.00	0.00
	<b>Total</b>	<b>799,916.44</b>	<b>38,810.55</b>	<b>0.00</b>	<b>838,726.99</b>	<b>838,726.99</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	30,415.04	5,480.50	0.00	35,895.54	35,895.54	(0.00)	(0.00)	(0.00)
	Auto	19,040.98	0.00	0.00	19,040.98	19,040.98	0.00	0.00	0.00
	Workers Comp	873,770.87	48,865.53	0.00	922,636.40	922,636.40	0.00	0.00	0.00
	<b>Total</b>	<b>1,014,452.58</b>	<b>54,346.03</b>	<b>0.00</b>	<b>1,068,798.61</b>	<b>1,068,798.61</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	236,715.92	3,466.15	0.00	240,182.07	240,182.07	0.00	0.00	0.00
	Auto	101,203.37	0.00	0.00	101,203.37	101,203.37	(0.00)	(0.00)	0.00
	Workers Comp	829,024.49	31,323.72	0.00	860,348.21	860,348.21	0.00	0.00	0.00
	<b>Total</b>	<b>1,331,574.13</b>	<b>34,789.87</b>	<b>0.00</b>	<b>1,366,364.00</b>	<b>1,366,364.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2016	Property	70,793.99	0.00	0.00	70,793.99	70,793.99	0.00	0.00	0.00
	Liability	187,293.32	169.95	0.00	187,463.27	187,463.27	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	782,581.84	2,641.38	0.00	785,223.22	785,223.22	0.00	0.00	0.00
	<b>Total</b>	<b>1,048,525.24</b>	<b>2,811.33</b>	<b>0.00</b>	<b>1,051,336.57</b>	<b>1,051,336.57</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>4,245,590.88</b>	<b>153,305.36</b>	<b>0.00</b>	<b>4,398,896.24</b>	<b>4,398,896.24</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## Professional Municipal Management JIF Subrogation Report 2020

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/14	WILLINGBORO TWP.	2020189945	NORMA HARDY	WC	2019	3,270.26	
1/16	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	98.00	
TOTAL- JAN. 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
7/2	EVESHAM TOWNSHIP	2020195686	EVESHAM TOWNSHIP	PR	2020	5,000.00	
7/7	MAPLE SHADE	2019157579	MAPLE SHADE	PR	2018	4,622.15	
TOTAL-JULY YTD 2020						9,622.15	33,441.53
TOTAL-AUG. YTD 2020						0.00	33,441.53

# SAFETY DIRECTOR REPORT

## Professional Municipal Management Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, JIF Safety Director  
**DATE:** September 1, 2020

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

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

### LOSS CONTROL SURVEYS

#### July

- Township of Maple Shade- Conducted a Loss Control Survey on July 9, 2020

### MEETING ATTENDED

#### July

- New Summer Camp Waiver/ Acknowledgement model form- July 1, 2020
- Law Enforcement Bulletin: Strategic Partnerships- July 14, 2020
- MEL- Sponsored Webinar: Communication in a Crisis- July 15, 2020
- Safety Director Message: Protecting Children Training- July 16, 2020
- PMM JIF Claims Conference Call July 28, 2020
- PMM JIF Fund Meeting July 28, 2020

#### August

- No meetings were attended in the month of August

#### UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
September 22	Claims Meeting	Moorestown Township Town Hall
September 22	Fund Meeting	Moorestown Township Town Hall

#### SAFETY DIRECTOR'S BULLETINS AND MESSAGES

Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

##### July

- New Summer Camp Waiver/ Acknowledgement model form- July 1, 2020
- Law Enforcement Bulletin: Strategic Partnerships- July 14, 2020
- MEL- Sponsored Webinar: Communication in a Crisis- July 15, 2020
- Safety Director Message: Protecting Children Training- July 16, 2020

##### August

- 2021 MSI Training Announcement- August 10, 2020
- Live Safety Training Webinars- September Registration Now Open- August 11, 2020

#### MSI NOW & MEL MEDIA LIBRARY

MSI NOW offers digital streaming safety videos. To view MSI NOW, log onto the MSI/LMS and select the MSI NOW & Online Training College located on the bottom right of the Home page.

MSI NOW for July and August	
Municipality	Number of Videos
-	-0-

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

MEL Media Library for July and August	
Municipality	Number of Videos
-	-0-



### MEL SAFETY INSTITUTE (MSI)

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

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

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

DATE	CLASS	TIME
9/1/20	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	8:30 - 9:30 am
9/1/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/1/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
9/2/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
9/2/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/3/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/3/20	<a href="#">Leaf Collection Safety</a>	10:30 - 12:30 pm
9/3/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
9/4/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
9/4/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
9/8/20	<a href="#">Leaf Collection Safety</a>	9:00 - 11:00 am
9/8/20	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
9/9/20	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
9/9/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/10/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
9/10/20	<a href="#">Fire Safety</a>	11:00 - 12:00 am
9/10/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/11/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/11/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/14/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
9/14/20	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
9/15/20	<a href="#">Fire Extinguisher</a>	8:30 - 9:30 am
9/15/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training</a>	9:00 - 10:30 am
9/15/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
9/16/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
9/16/20	<a href="#">Leaf Collection Safety</a>	11:00 - 1:00 pm

DATE	CLASS	TIME
9/16/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
9/17/20	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
9/17/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/17/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
9/17/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
9/17/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/18/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/18/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
9/18/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/21/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/21/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
9/21/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
9/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/22/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Bloodborne Pathogens (BBP)-Evening</a>	7:00 - 8:00 pm
9/23/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
9/23/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
9/24/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
9/24/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
9/24/20	<a href="#">Mower Safety</a>	3:00 - 4:00 pm
9/25/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
9/25/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
9/25/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
9/28/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/28/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/29/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
9/29/20	<a href="#">Confined Space Entry for Supervisors</a>	12:30 - 3:30 pm
9/29/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/30/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
9/30/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/30/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm

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	Holsts, 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	Holsts, 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	6.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition-Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	

**Professional Municipal Mgmt JIF**  
**Certificate of Insurance Monthly Report**

From 6/22/2020 To 7/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County I - Township of Maple Shade	Board of Chosen Freeholders 49 Rancocas Road, Room 25 PO Box 6000 Mount Holly, NJ 08060	RE: Mutual Aid and Assistance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Mutual Aid and Assistance to protect against loss, damage or destruction by fire, catastrophe, civil unrest, major emergency or other extraordinary devastation	7/1/2020 #2542126	GL AU EX WC
H - Burlington County Board I - Township of Evesham	of Chosen Freeholders Attn: Insurance & Risk Mgmt Div 49 Rancocas Rd PO Box 6000 Eastampton, NJ 08060	RE: AAA Summer Camp Evidence of insurance as with respects to AAA Summer Camp. It will be operating from July 13-Aug 28 from 7am-6pm. Located at 1004 Tuckerton Rd, Marlton NJ.	7/10/2020 #2547426	GL AU EX WC OTH
<b>Total # of Holders: 2</b>				

07/31/2020

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## Professional Municipal Mgmt JIF

From 7/22/2020 To 8/22/2020

### Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Vermeer North Atlantic I - Township of Moorestown	7 Maple Avenue Lumberton, NJ 08048	RE: Vermeer Rental Equipment Model S925TX1VP & MSSA356 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Coverage for Rented Equipment. Vermeer (Model S925TX1VP), Serial # 1VRL07050L1002492, value \$31,287 and Vermeer (Model MSSA356), Serial # 1VRW030E9K1001619, value \$4,297.	7/23/2020 #2550176	GL AU EX WC OTH
H - US Amature Baseball I - Borough of Maywood	Division of USOTB PO Box 3080 Point Pleasant Beach, NJ 08742	RE: Boys of Summer Tournament to be Held on 8/21/20 - 8/23/20 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to boys 10u baseball team's participation in Boys of Summer Tournament to be held on 8/21/20 - 8/23/20	8/18/2020 #2575769	GL AU EX WC
H - Bentley Truck Services I - Township of Maple Shade	307 Heron Drive Swedesboro, NJ 08085	RE: Food Drive 08/22/2020 - 09/18/2020 Evidence of Insurance as respects the use of storage truck for Community Food Drive 08/22/2020 - 09/18/2020	8/21/2020 #2576664	GL AU EX WC
<b>Total # of Holders: 3</b>				

08/24/2020

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	38	\$24,782.42	\$14,905.06	\$9,877.36	40%
AUGUST	72	\$111,444.18	\$42,755.00	\$68,689.18	62%
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>582</b>	<b>\$680,147.27</b>	<b>\$253,227.04</b>	<b>\$426,920.23</b>	<b>63%</b>

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



**PROFESSIONAL MUNICIPAL MANAGEMENT JIF**  
**Savings By Specialty & Top 10 Providers**  
**1/1/2020 – 8/31/2020**

**SAVINGS BY SPECIALTY**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	13	\$236,927.00	\$97,936.67	\$138,990.33	59%
Physical Therapy	247	\$113,132.36	\$24,017.00	\$89,115.36	79%
Orthopedic Surgery	66	\$91,099.90	\$25,623.37	\$65,476.53	72%
Hospital	15	\$43,729.79	\$23,293.47	\$20,436.32	47%
Pain Management	11	\$28,567.50	\$3,135.35	\$25,432.15	89%
Neurosurgery	24	\$27,750.00	\$6,568.84	\$21,181.16	76%
Anesthesiology	18	\$27,123.50	\$15,546.97	\$11,576.53	43%
Physical Medicine & Rehab	15	\$25,244.20	\$3,695.48	\$21,548.72	85%
Occupational Medicine	45	\$18,018.37	\$9,613.34	\$8,405.03	47%
Neurology	4	\$17,988.00	\$9,056.82	\$8,931.18	50%
Radiology	22	\$13,726.40	\$7,031.15	\$6,695.25	49%
Urgent Care Center	39	\$9,574.06	\$6,009.17	\$3,564.89	37%
Durable Medical Equipment	5	\$6,887.88	\$5,750.69	\$1,137.19	17%
Behavioral Health	16	\$5,106.47	\$4,096.64	\$1,009.83	20%
Emergency Medicine	4	\$4,606.00	\$3,855.15	\$750.85	16%
Hand Surgery	8	\$3,406.00	\$2,082.80	\$1,323.20	39%
Hospitalist	8	\$3,379.00	\$2,660.15	\$718.85	21%
Medical Transportation	13	\$1,640.00	\$1,455.00	\$185.00	11%
Ambulance	1	\$802.70	\$789.00	\$13.70	2%
Physicians Fees	3	\$635.00	\$578.25	\$56.75	9%
Laboratory Services	4	\$609.14	\$251.99	\$357.15	59%
Pulmonology	1	\$194.00	\$179.74	\$14.26	7%
<b>Grand Total</b>	<b>582</b>	<b>\$680,147.27</b>	<b>\$253,227.04</b>	<b>\$426,920.23</b>	<b>63%</b>

**TOP 10 PROVIDERS**

	UNITS OF SERVICE	APPROVED	SPECIALTY
MILLENNIUM SURGICAL CENTER, LLC	1	\$52,811.17	Ambulatory Surgery Center
MEMORIAL AMBULATORY SURGERY CENTER	2	\$16,369.00	Ambulatory Surgery Center
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	17	\$11,973.70	Orthopedic Surgery
PREMIER SURGICAL CENTER	1	\$9,018.00	Ambulatory Surgery Center
SUMMIT SURGICAL CENTER	2	\$8,539.00	Ambulatory Surgery Center
NOVACARE REHABILITATION	90	\$8,478.00	Physical Therapy
CONCENTRA MEDICAL CENTERS	37	\$8,387.23	Occupational Medicine
VIRTUA WEST JERSEY HEALTH INC	4	\$7,858.60	Hospital
IVY REHAB NETWORK INC	90	\$7,660.00	Physical Therapy
ONE CALL CARE DIAGNOSTICS	10	\$6,615.00	Radiology
<b>Grand Total</b>	<b>254</b>	<b>\$137,709.70</b>	

# ***APPENDIX I - MINUTES***



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

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

**ROLL CALL OF 2020 FUND COMMISSIONERS:**

Thomas Merchel, Chairman	Township of Moorestown	Present
Richard Brevogel, Secretary	Township of Willingboro	Absent
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 <b>Bradford C. Stokes,</b> <b>Rachel Chwastek</b>
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Treasurer	<b>Tom Tontarski</b>
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Attorney	Helmer, Conley & Kasselmann <b>William Kearns, Esquire</b>
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Auditor	Bowman & Company
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Claims Service	Qual Lynx <b>Kathy Kissane</b>
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	PERMA <b>Jennifer Conicella</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b> <b>Rob Garish</b>
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Managed Care Organization	QualCare <b>Karen Beatty</b>
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Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
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ALSO PRESENT:

Maureen Mitchell, Evesham Fire District  
Katherine Walters, Conner Strong & Buckelew

**APPROVAL OF MINUTES: JUNE 23, 2020 - Open & Closed Minutes**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 23, 2020:**

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

**CORRESPONDENCE:** NONE.

**EXECUTIVE DIRECTOR:**

**Professional Service Agreements** – The Executive Director advised 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. The Executive Director requested a motion.

Chairman Merchel advised the Executive Director to refresh his memory, but he recalled that earlier in the year they had a pitch from Qual Lynx about increasing their contract. Rather than giving an adjustment mid-term, he believes the JIF consider appointing professionals using the non-fair and open process.

The Executive Director advised that is correct and this motion would be for the professional services they need to advertise.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR PROFESSIONAL SERVICES FOR FUND YEARS 2021 THRU 2023**

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

**Property Appraisals** – The Executive Director reported the 2020 Budget appropriates \$20,000 to conduct property appraisals on member’s properties valued at \$150,000 or more. The Executive Director advised it had been some time. 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**

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

**Public Health Acknowledgment Form:** The Executive Director advised included in the agenda was 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.

**2020 Coverage Documents** – The Executive Director reported 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.

Chairman Merchel asked if they did have to go back ten years would PERMA have those documents.

The Executive Director advised yes that PERMA has a copy of those documents.

**EPL Compliance Program:** The Executive Director reported the MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3<sup>rd</sup> 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 Executive Director advised they will be offering managers and supervisors training, most like by webinar and are in the process of setting those up. Also, the police command staff training, which will most likely also be via webinar.

The memorandums and the compliance checklist was included in the agenda. The deadline for members to update their EPL Compliance Program is June 1, 2021.

**Risk Management Information/Operating System (RMIS)** – The Executive Director reported Members and Risk Managers received an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1<sup>st</sup> completion date.

**2019 Audit Report and Actuary Valuation Report** – The Executive Director reported the 2019 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State in time for the deadline which was June 30<sup>th</sup>. The Synopsis of the Audit has been advertised in the Fund's newspaper.

**Environmental-JIF Alert** – The Executive Director reported 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".

**Encore Seminar "Facing and Embracing Crisis for your Municipality":** The Executive Director reported 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 4<sup>th</sup> 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. The Executive Director strongly encouraged attendance, and advised it is very well done and interesting.

**NJUA Safety Expo 2020:** The Executive Director reported 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 Executive Director reported 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.

#### **MOTION TO CANCEL THE AUGUST MEETING**

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

**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 May 31, 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 12.7% as the actual is 5.2%, which indicates a very good start. This time last year the fund was at 33%, so the fund is doing very well. That is reflected in the fund's Loss Time Accident Frequency is 0.00, not including any COVID claims. The Executive Director reported everything had been filed with the state, the fund it up to date.

The Executive Director wished every a great rest of their summer and to stay safe.

#### **Executive Director's Report Made Part of Minutes.**

**ATTORNEY:** NONE.

**TREASURER:** Mr. Tontarski reviewed the treasurer's report and bills list with the Fund.

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

**Payment of July 2020 Vouchers Resolution 20-20**

Fund Year 2020	\$331,301.95
<b>Total</b>	<b>\$331,301.95</b>

**MOTION TO APPROVE RESOLUTION 20-20 VOUCHER LIST FOR THE MONTH OF JULY**

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

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

<b>2020</b>	25,297.19
<b>2019</b>	37,888.18
<b>2018</b>	2,085.52
<b>2017</b>	2,727.70
<b>2016</b>	10,719.38
<b>Closed</b>	0.00
<b>TOTAL</b>	<b>78,717.97</b>

Treasurer's Report Made Part of Minutes

**SAFETY DIRECTOR:**

**REPORT:** Glenn Prince reported the Safety Directors Report for June was included in the agenda. He advised the report did not reflect a visit to Maple had on July 9<sup>th</sup>. A job safety observation was conducted with public works on lawn mowing operations. The report will be submitted by Mr. Prince's colleague, Mr. Czarnecki. Mr. Prince advised as previously reported, JA Montgomery has moved to a webinar based training program, and he would advise everyone to visit njmel.org for those. Training programs have been scheduled up to August 26 at this time. JA Montgomery is aggressively monitoring the executive orders and the current status of the entire nation to see where we are with getting back to normal instructor led programs, but at this time they have been suspended indefinitely. Mr. Prince reported the MSI Now Safety Video program has also been put on the website. Please review that and if there are any safety videos that any department would like to utilize they are available. It's a different style format where a link is provided and you can instantly view it. The media library is also available with the historic method of having a video sent to your organization or department and then returning it in two weeks. He encouraged everyone to review those programs and see if they're appropriate for your individual departments.

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 they are in the renewal process now. From the MEL level, they are working with the Executive Director and other professionals to come up with some new insurance solutions for the MEL overall which should provide some good savings and stability in the future for the program. Additionally, he advised they are seeing a lot of Cyber activity, and wanted to confirm members were on board with the Cyber Risk Management Program. The cyber compliance report was included in the packet. The Cyber Task Force of the MEL will be releasing an updated risk management program shortly, probably in the next few weeks. It's not massive changes, not a complete overhaul at all, just some tweaking, language clarification and so on. There will be a long period for review and compliance, nothing will be mandated right away.

## **MANAGED CARE:**

**REPORT:** Karen Beatty advised June's reports were included in the agenda. Ms. Beatty reported there were 47 bills during the month of June totaling \$30,499.85, of that amount \$9,561.20 was paid for a savings of \$20,938.65 which is a 69% savings. The volume of May and June were very low, that is based on the fact that most surgeries and a lot of services were on hold in the months of March, April and May. Ms. Beatty asked if there were any questions and concluded her 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.

## **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 Corrales
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Second: Commissioner Danson  
Vote: 3 Ayes, 0 Nays

**MEETING ADJOURNED: 1:23pm**

**NEXT REGULAR MEETING: September 22, 2020**

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

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND  
OPEN SESSION MINUTES  
SPECIAL MEETING – AUGUST 27, 2020  
TELEPHONIC MEETING  
9:00 AM**

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	Absent
Robert Corrales	Township of Evesham	Present

**SPECIAL FUND COMMISSIONERS:**

Maryann Knell	Township of Moorestown	Present
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**ALSO PRESENT:**

Bradford C. Stokes, PERMA  
Karen Read, PERMA  
Danielle Voda, Fairview Insurance  
Ilene Laursen, Conner Strong & Buckelew  
Rachel Chwastek, PERMA  
Brandon Tracy, PERMA

**EXECUTIVE DIRECTOR:**

**Property Appraisals** – The Executive Director advised there was one item for action. At last month's meeting, the Fund Office was authorized to advertise for property appraisals with a due date of August 25<sup>th</sup>. We received two proposals; one from HCA Asset Management and from Asset Works. Both are qualified to do the work and filed a complete proposal. The pricing:

<b>HCA Asset Management</b>	<b>\$125.00 per building</b>
<b>Asset Works</b>	<b>\$135.00 per building</b>

Based on the pricing, the fund office would advise to appoint the lowest bidder, HCA Asset Management.

Chairman Merchel asked about how many buildings the JIF had. The Executive Director advised the JIF has about 120 buildings. He advised this would cost about \$15,000 and that is well within the budget. He advised there would most likely be additional buildings, for example the waste water plant has ten separate buildings. He reported the fund is budgeted for that as well. Chairman Merchel then confirmed that each of the ten waste water buildings appraisals would cost \$125 each. The Executive Director advised that was correct. Chairman Merchel asked if there were any questions. As there were none, he then asked for a motion.

**MOTION TO APPOINT HCA ASSET MANAGEMENT TO CONDUCT PROPERTY APPRAISALS ON MEMBER ENTITY BUILDINGS**

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

The Executive Director also advised that HCA Asset Management has advised THAT THEY can meet the time frame the Fund wanted for the appraisals. They hope to start in the next few weeks and should be completed by the first few weeks of October. This will allow the values to be updated for the upcoming renewal. Chairman Merchel asked if they will be reaching out to the fund commissioners. The Executive Director advised he would need a contact person for each town who would go around with them and show them the buildings. They will be in person and they will wear their PPE as needed.

**OLD BUSINESS:** NONE  
**NEW BUSINESS:** NONE  
**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN MEETING**

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

**MEETING ADJOURNED: 9:11am**

**NEXT REGULAR MEETING: September 22, 2020**

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

***APPENDIX II***  
***RCF, EJIF and MEL Reports***





## Municipal Excess Liability Residual Claims Fund

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

September 2, 2020

Memo to: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

From: Chairman Merchel

Re: RCF September Meeting

**2019 Budget Amendment:** Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2019 Budget, which reflected the transfer of Fund Year 2015 from the local JIFs as of 12/31/19. Enclosed as part of this report is the Amended 2019 Budget.

**2021 Budget:** The Board of Fund Commissioners reviewed the proposed 2021 Budget. Under the conditions of the Fund, the 2021 expenses cannot be directly charged to an expense line established in the 2020 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$657,570. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading the 2021 Budget and to schedule the Public Hearing on October 21, 2020, 10:30 a.m., meeting to be held telephonically. Enclosed as part of this report is the Proposed 2021 Budget.

**Request for Qualifications (RFQ):** Executive Director reported the RFQ for professional services for the 2021-2023 contract term was posted and the deadline to receive responses is September 9, 2020. Chairman Franz will ask for 2 or 3 commissioners to sit on the evaluation committee with him to review the proposal responses and make their recommendations to the Board.

**2019 Audit Filing.** The RCF 2019 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 29, 2020.

**Facing and Embracing Crisis for your Municipality:** The MEL is offering a webinar Facing and Embracing Crisis for your Municipality on Tuesday, September 15, 10:30 a.m. – 12:30 p.m. Due to popular demand, this is an encore presentation of the webinar held on June 30 and August 4. Registered participants are eligible to receive Continuing Education Credits for this program as noted in the announcement. Notice with full details was included in the agenda.

**Claims Committee:** The Claims Review Committee met on June 3 and July 16, 2020 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for October 21, 2020 at 10:30AM.

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
<b>TOTAL</b>	<b>661,000</b>	<b>21,088,527</b>	<b>21,749,527</b>	<b>21,088,527</b>
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
<b>SUBTOTAL LOSS FUND</b>	<b>28,000</b>	<b>21,088,527</b>	<b>21,116,527</b>	<b>21,088,527</b>
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
<b>SUBTOTAL</b>	<b>500,703</b>	<b>0</b>	<b>500,703</b>	<b>0</b>
EXPENSE CONTINGENCY	132,297		132,297	0
<b>SUBTOTAL EXPENSES</b>	<b>633,000</b>	<b>0</b>	<b>633,000</b>	<b>0</b>
<b>TOTAL BUDGET</b>	<b>661,000</b>	<b>21,088,527</b>	<b>21,749,527</b>	<b>21,088,527</b>

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2021 PROPOSED BUDGET</b>				
	<b>2020 ANNUALIZED</b>	<b>2021 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>10,000</b>	<b>15,000</b>	<b>5,000</b>	<b>50%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	205,842	209,959	4,117	2%
DEPUTY ADMINISTRATOR	70,021	71,421	1,400	2%
ATTORNEY	42,615	43,467	852	2%
CLAIMS SUPERVISION & AUDIT	61,603	62,835	1,232	2%
TREASURER	40,010	40,810	800	2%
AUDITOR	23,634	24,107	473	2%
ACTUARY	42,194	43,038	844	2%
MISCELLANEOUS	24,798	25,294	496	2%
<b>SUBTOTAL</b>	<b>510,717</b>	<b>520,931</b>	<b>10,214</b>	<b>2%</b>
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
<b>TOTAL BUDGET</b>	<b>646,000</b>	<b>657,570</b>	<b>11,570</b>	<b>1.8%</b>



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 2, 2020

TO: Fund Commissioners  
Professional Municipal Management Joint Insurance Fund

FROM: Chairman Merchel

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REGULATORY AFFAIRS** - Perma filed the 2019 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2021 BUDGET PROCESS** – Attached to this report, is the 2021 draft budget. The Finance Committee met on August 26, 2020 and recommended the 2021 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 21, 2020.

**2006 EXCESS RECOVERY**- Following an extensive claims process for the 2006 Fund Year, the E-JIF Fund Professionals were able to obtain an excess insurance recovery in the amount of \$979,606.10. The recovery will strengthen the overall financial position of the EJIF and aid the Fund in increasing the 2020 dividend.

**2020 DIVIDEND** - The Finance Committee is recommending a 2020 dividend of \$2,500,000. Resolution #23-20 authorizing a total return dividend of \$2,500,000 was adopted by the Executive Board.

**COMPETITIVE CONTRACT/PROCUREMENT PROCESS** – Resolution #24-20 was adopted by the Executive Board authorizing the hiring of various E-JIF Professionals through the Competitive Contracting Process.

**BID THRESHOLD INCREASE** - Effective July 1, 2020 the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. The change in the bid threshold allows municipalities with a Qualified Purchasing Agent (QPA) to increase their bid threshold up to \$44,000. Resolution #25-20 was adopted by the Executive Board authorizing the increase to the bid threshold.



**E-PROCUREMENT** – Guidance from the New Jersey Division of Local Government Services was recently provided for instruction on electronic receipt of bids and procurement. The Fund QPA reviewed the requirements and drafted a resolution providing details for such usage. Resolution #26-20 was adopted by the Executive Board authorizing the Fund QPA to receive certain bids in accord with N.J.A.C.5:34-5.1

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 21, 2020 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2021 PROPOSED BUDGET BASED ON 2010 CENSUS					
8/24/2020 11:04		2020	2021		
		TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance				\$	%
Claims					
1	Third Party (Non-Site Specific)	417,402	413,645	(3,757)	-0.9%
2	On Site Cleanup (Site Specific)	248,180	234,179	(14,001)	-5.6%
3	PO Pollution Liability	169,212	157,579	(11,633)	-6.9%
4	Tank Systems	224,849	212,294	(12,555)	-5.6%
5	DMA Waste Sites (Superfund Buyout)	1,195,901	1,170,898	(25,003)	-2.1%
6	LFC	29,002	29,002	-	0.0%
7	Total Loss Fund	2,284,546	2,217,597	(66,949)	-2.9%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	85,273	86,979	1,706	2.0%
13	Auditor	16,604	16,936	332	2.0%
14	Executive Director	314,846	321,143	6,297	2.0%
15	Treasurer	20,478	20,887	409	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	249,369	254,357	4,988	2.0%
18	Environmental Services	445,978	454,897	8,919	2.0%
19	Claims Administration	29,477	30,066	589	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,269,525	1,292,765	23,240	1.8%
22					
23	Non-Contracted Services				
24	Postage	5,617	5,617	-	0.0%
25	Printing	4,361	4,361	-	0.0%
26	Telephone	2,491	2,491	-	0.0%
27	Expenses contingency	15,203	15,203	-	0.0%
28	Member Testing	8,233	8,233	-	0.0%
29					
30	Subtotal - Non-contracted svcs	35,905	35,905	-	0.0%
31					
32	Subtotal-Contracted/Non-contracted s	1,305,430	1,328,670	23,240	1.8%
33					
34	Excess Aggregate Insurance	508,143	508,143	-	0.0%
35					
36	General Contingency	214,884	214,884	-	0.0%
37					
38	Total Exp, Fees & Contingency	2,028,457	2,051,697	23,240	1.1%
39					
40	TOTAL JIF APPROPRIATIONS	4,313,003	4,269,294	(43,709)	-1.0%



## **Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054  
*Tel (201) 881-7632*  
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**Date:** September 2, 2020  
**To:** Fund Commissioners  
Professional Municipal Management Joint Insurance Fund  
**From:** Chairman Merchel  
**Subject:** September MEL Meeting

**Budget Update.** 2021 budget and rate table were adopted at the June meeting. Executive Director and Underwriting Manager said they are focusing on identifying ways to keep the budget flat budget. Underwriting Manager said the commercial market has hardened to a degree not seen since the 1980's, which was a factor in the formation of the Joint Insurance Funds. Underwriting Manager went on to identify drivers of the change, notably an increase in worldwide natural disasters as well as increases in fires. Casualty market is also see across the board increases in rates and a reduction in limit, partly resulting from increases in settlements and jury awards (social cost inflation). Executive Director said the MEL would be considering altering the program structure, ie changes/increases in the MEL's retention.

**MEL Safety Institute:** In June, the MEL amended its contract with J.A. Montgomery to include compensation for conducting webinar training but did not address compensation for the hours spent by J.A. Montgomery in developing these courses as well as the time spent to add streaming video training. Board adopted Resolution 34-20 to address this matter. In addition, J.A. Montgomery has always been provided with a budget amount for the MSI schedule and consulting, but it had not been included in the contract. Resolution included authorization to add language to establish an overall not to exceed amount. Safety Director said they have been able to expand the number of online classes to 60 sessions and added that the response to "instructor led" online classes has been very favorable. Safety Director said, given the attendance in the online classes over the summer, he actually expects that members will have more employees trained in 2021 that prior years.

**Legislative Committee.** Committee met on June 25<sup>th</sup> and August 17<sup>th</sup> and submitted minutes of those meetings. Commissioners Cuccia and Rheinhardt updated the board on the passage of a bill that will allow towns to issue bond to address impact of Covid 19. Amendments were made to the original bill, but legislators did consider comments of the MEL.

**Safety & Education Committee:** The committee met on August 17<sup>th</sup> and submitted the minutes of that meeting.

Committee reviewed a draft of the Risk Management Manual, providing fundamentals of the MEL program, and recommends publication and distribution to members. Marketing Manager is working with printer on fulfillment at a cost of approximately \$40,000 (to distribute to all governing body members, fund commissioners, administrators and risk management consultants).

Board discussed whether this manual could be produced as a PDF rather than printing. Executive Director said the projected has been envisioned as a desk reference. Board agreed to authorize the expenditure.

**RCF Report:** Commissioner Clarke submitted his report on the RCF's June meeting.

**Cyber Task Force:** The MEL's Cyber Task Force has begun the process of revising the MEL's Cyber Risk Management Program. Members that are currently in compliance will be provided with a six month grace period to update to new program, once it is finalized and distributed. Commissioner Rheinhardt said the "Best Practices Checklist" is also expected to include questions on cyber security risk management.

**Coverage Committee:** A meeting of this committee is being scheduled for late September.

**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 for information. The ad highlights savings to NJ taxpayers through issuance of dividends since the MEL's inception, as well as, MEL purchases of \$100 million of member debt securities and a rate freeze for 2021 budget.

**Claims Review Committee:** The Claims Review Committee met on June 3, 2020 and July 16, 2020, minutes of that meeting distributed to the Board. The committee will be meeting this afternoon and is scheduled to meet next on October 21, 2020.

**Joint Cash Management Investment Program:** Commissioners Cuccia said the JCMI's earnings to date have been \$1.5 million, without the JCMI, earnings in a conventional program would have been \$200,000. In addition, the MEL saved towns \$180,000, when compared to cover bid. Treasurer said with the current 7 JIFs participating in the JCMI, cash and investments total \$184,000.000; with 3 more JIFs expected to participate in October, the total will be \$230,000,000. Treasurer said the program has been very successful.

**Personnel Manual/Employee Handbook:** Fund Attorney said he is working with Executive Director's office to schedule a webinar for municipal attorneys to provide guidance on implementing the updated documents.

**Safety National:** Safety National contacted Underwriting Manager indicating they might be able to consider discounting 2020 premium if members could supply documentations of payroll reductions. Executive Director said there is no need for members to supply the documentation separately because the Fund's payroll auditors will identify any payroll reductions during their regular examination.