

The Professional Municipal Management Joint Insurance Fund will conduct its October 27, 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
OCTOBER 27, 2020 – 1:00 PM**

MEETING BEING HELD TELEPHONICALLY AT:

Call In Number: 312-626-6799
Meeting ID: 923 5178 3841

MEETING ALSO AVAILABLE AT:
<https://permainc.zoom.us/j/92351783841>

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: OCTOBER 27, 2020**

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

- APPROVAL OF MINUTES:** September 22, 2020 Open Minutes..... **Appendix I**

- CORRESPONDENCE: None**

REPORTS

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

 - ATTORNEY – William J. Kearns, Esquire**

 - TREASURER – Thomas Tontarski**
.October 2020 Voucher List - Resolution No. 20-26..... **Page 23**
.Treasurer's Reports **Page 25**

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... **Page 31**

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report **Page 37**

 - MANAGED CARE – Qual Care**
.Monthly Report..... **Page 38**

 - CLAIMS SERVICE – Qual Lynx**

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

 - EXECUTIVE SESSION – If Needed**

 - MEETING ADJOURNED**
-

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Date: October 27, 2020

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2021 Budget Introduction** – Enclosed on **Page 3** is the proposed 2021 Budget for review and discussion. The budget is a 0.82% increase over the 2020 budget for a total of \$3,946,447.

- ❑ **MOTION TO INTRODUCE THE 2021 BUDGET AND SCHEDULE A PUBLIC HEARING ON TUESDAY NOVEMBER 24, 2020 AT 1:00 PM**

- ❑ **Closed Year Dividend** - The Fund Office has reviewed the available dividend from closed year accounts and are recommending the release of \$100,000. In addition, an EJIF dividend in the amount of \$96,366 is already in the budget as a deduction in the premiums. Enclosed on **Page 4** is the breakdown of the distribution for the closed year dividend.

On **Page 5** is **Resolution 20-23** authorizing the release of a dividend representing a total of \$100,000 from closed year accounts.

- ❑ **MOTION TO ADOPT RESOLUTION 20-23 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$100,000 FROM CLOSED YEAR ACCOUNTS, SUBJECT TO STATE APPROVAL**

- ❑ **RCF 2016 Fund Year Rollover** – The RCF board adopted a resolution accepting the transfer of member JIF's Fund Year 2016. Enclosed on **Page 7** is Resolution 20-24 authorizing the transfer of the PMM JIF's 2016 claim liabilities to the RCF.

- ❑ **MOTION TO APPROVE RESOLUTION 20-24 AUTHORIZING THE TRANSFER OF FUND YEAR 2016 TO THE RCF**

- ❑ **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 received letters and proper documentation from all professionals utilizing the Non-Fair & Open process.

The Fund Office recently accepted RFQ responses for the Fund's defense panel utilizing the Fair & Open Process. The list of those attorney's who responded appears on **Page 8**.

- ❑ **2020 Fiscal Management Plan Amendment** - The Fund Office has been notified that Ms. Janet Buggle has retired from Qual-Lynx. Ms. Buggle is an authorized signer on the Qual-Lynx claims accounts; therefore, she should be removed. Investors Bank has requested a revised Resolution to remove her as a signatory. **(Page 9)**

❑ **MOTION TO ADOPT RESOLUTION #20-25 AMENDING
THE 2020 FISCAL MANAGEMENT PLAN**

- ❑ **Property Appraisals** – HCA Asset Management has completed field work on the property appraisals. Once we have received the final reports, we will review and forward those reports to the members. HCA has offered to meet with each member via a zoom call or in person to discuss any questions you may have on valuation or any aspect of the reports. We would like to thank the members for accompanying HCA personnel to all of your facilities.
- ❑ **MEL Employment Practices Model Training:** This year, the Municipal Excess Liability Joint Insurance Fund (MEL) prepared a new Model Personnel Manual and Employee Handbook that is more than simply updating existing model. Since the new model documents are notably different from prior models, Mr. Matt Giacobbe, who drafted the model policy and Mr. Fred Semrau, the MEL Fund Attorney, have agreed to participate in a webinar to review changes and answer questions. The target audience for this webinar is Municipal Attorneys and Administrators. Please see attached notice for more information and registration information. **(Page 10)**
- ❑ **Residual Claims Fund; EJIF & MEL Meetings** – The RCF, EJIF & MEL all met on October 21, 2020 via conference call. The RCF & EJIF adopted their 2021 budgets; they appear on **Pages 14 & 15**. The MEL adopted their 2021 budget and flat rate table at the June 3rd meeting. Meeting minutes will appear in next month’s agenda.
- ❑ **Statutory Bonds** – Statutory Bonds must be re-underwritten every three years usually the same year the bondholder’s entity is renewing in the JIF. Applications were sent to the bonded individuals of member towns renewing January 1, 2021. Please make sure all bonded individuals submit their applications to the MEL Underwriting office as soon as possible.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 16
Loss Ratio Analysis	Page 17
Claims Activity Report	Page 18
Loss Time Accident Frequency	Page 19
POL/EPL Compliance Report	Page 21
Regulatory Affairs Checklist	Page 22

PMM MUNICIPAL JOINT INSURANCE FUND					
2021 PROPOSED BUDGET					
Print Date:		22-Oct-20			
				Projected 2021	
APPROPRIATIONS	Annualized 2020	Projected 2021	\$	%	
I. Claims and Excess Insurance			CHANGE	CHANGE	
Claims					
1 Property	171,000	168,000	(3,000)	-1.75%	
2 Liability	392,000	347,000	(45,000)	-11.48%	
3 Auto	49,000	55,000	6,000	12.24%	
4 Workers' Comp.	1,257,000	1,285,000	28,000	2.23%	
5 LFC - Legislation	62,715	45,010	(17,705)	-28.23%	
6 Aggregate XS LFC	49,771	40,293	(9,478)	-19.04%	
7 Subtotal - Claims	1,981,486	1,940,303	(41,183)	-2.08%	
8 Premiums					
9 Crime	3,753	3,715	(38)	-1.01%	
10 Environmental Fund	113,357	112,196	(1,161)	-1.02%	
11 EJIF Dividend	(83,264)	(96,366)	(13,102)	15.74%	
12 MEL	613,316	632,614	19,298	3.15%	
13 MEL Property	295,148	332,876	37,728	12.78%	
14 SubTotal Premiums	942,310	985,035	42,725	4.53%	
15 Total Loss Fund	2,923,796	2,925,338	1,542	0.05%	
16					
17 II. Expenses, Fees & Contingency					
18					
19 Claims Adjustment	141,276	146,927	5,651	4.00%	
20 Managed Care	88,241	90,888	2,647	3.00%	
21 Loss Fund Management	19,768	20,163	395	2.00%	
22 Litigation Mangement	17,953	18,312	359	2.00%	
23 Safety Director	18,421	18,789	368	2.00%	
24 Law Enforcement Service	5,202	5,306	104	2.00%	
25 General Expense	600	600	0	0.00%	
26 Safety Incentive Program	10,250	10,250	0	0.00%	
27 MEL Safety Institute	19,145	19,145	0	0.00%	
28 Administration	115,856	118,173	2,317	2.00%	
29 Actuary	40,078	40,880	802	2.00%	
30 Auditor	23,589	24,061	472	2.00%	
31 Attorney	21,076	21,498	422	2.00%	
32 Treasurer	18,218	18,582	364	2.00%	
33 Internal Auditor	4,381	4,469	88	2.01%	
34 Underwriting Manager	6,095	6,217	122	2.00%	
35 Property Appraisal	20,000	0	(20,000)	-100.00%	
36					
37 Misc. Expense & Contingency	10,818	10,818	1	0.00%	
38					
39 Total Fund Exp & Contingency	580,967	575,078	(5,889)	-1.01%	
40 RMC Fees	77,407	77,411	4	0.01%	
41					
42					
43 Total JIF Excl POL/EPL	3,582,170	3,577,827	(4,343)	-0.12%	
44 XLPOL/EPL Premiums					
45 POL/EPL Premium	305,955	332,307	26,352	8.61%	
46 Cyber Liability	8,923	17,845	8,923	100.00%	
47 Vol Directors & Officers	2,190	2,190	0	0.00%	
48 Land Use Liability	14,965	16,278	1,313	8.77%	
49 Total POL/EPL Premium	332,033	368,620	36,588	11.02%	
50 Total JIF Incl POL/EPL	3,914,202	3,946,447	32,245	0.82%	

PMM JIF 2020 DIVIDENDS

EVESHAM	\$25,509.00
EVESHAM TOWNSHIP FD	\$5,389.00
MAPLE SHADE	\$13,104.00
MOORESTOWN	\$21,156.00
WILLINGBORO	<u>\$34,842.00</u>
	\$100,000.00

RESOLUTION NO. 20-23

**RESOLUTION OF THE PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Professional Municipal Management Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$100,000.00
----------------------------	---------------------

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2019 and Auditor's Report of the Historical Operating Results as of December 31, 2019. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**PROFESSIONAL MUNICIPAL MANAGEMENT
JOINT INSURANCE FUND**

THOMAS MERCHEL, CHAIRMAN

ATTEST

RESOLUTION NO. 20-24

**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Professional Municipal Management Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2016	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/30/20

Attest:

THOMAS MERCHEL
Chairperson

Defense Attorney RFQ Responses

Eric M Bernstein & Assoc.

Dasti, Murphy & McGuckin

Florio, Kenny, Raval

Florio, Perrucci, Syeinhardt, Cappelli

Brown & Connery

Zeller & Wieliczko

Parker McCay

Capelhart & Scatchard

Raymond Coleman Heinold, LLP

Weiner Law Group

Pietras, Saracino, Smith & Meeks

Rainone, Coughlin, Minchello

Macce & Cresti, PC

RESOLUTION NO. 20-25

PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
(hereafter referred to as “THE FUND”)
AMENDING THE FUND’S FISCAL MANAGEMENT PLAN
FOR THE 2020 FUND YEAR

WHEREAS, THE FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, THE FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

WHEREAS, THE FUND adopted Resolution 20-3 at Reorganization which included designating signatories; and

WHEREAS, THE FUND has determined the need to amend the signatories for the Workers’ Compensation Accounts;

NOW, THEREFORE BE IT RESOLVED, THE FUND’s Governing Body hereby appoints the following professionals for the 2020 Fund Year:

- III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following Workers Compensation TPA representatives, duly authorized pursuant to this Resolution.

Workers Compensation TPA Signatories:

Dave Ruber, Qual Lynx

Alice Lihou, Qual Lynx

Grace Brennan, Fund Treasurer

Adopted by the Governing Body this 27th day of October, 2020.

By: _____
Chairperson

Attest:

Secretary

Professional Municipal Management Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Bradford Stokes, Executive Director

Date: October 13, 2020

Re: Employment Practices Compliance Program

This year, the Municipal Excess Liability Joint Insurance Fund (MEL) prepared a new Model Personnel Manual and Employee Handbook that is more than simply updating existing model. MEL contracted with Matt Giacobbe of Cleary, Giacobbe, Alfieri, Jacobs, LLC who did a complete review and revisions. This new model was announced and posted to the MEL’s webpage in June, njmel.org. Members have until June 1, 2021 to update their Personnel Manual, Employee Handbook and complete training requirements.

Since the new model documents are notably different from prior models, Mr. Matt Giacobbe and Mr. Fred Semrau, the MEL Fund Attorney, have agreed to participate in a webinar to review changes and answer questions.

The targeted audience for this webinar is MUNICIPAL ATTORNEYS and ADMINISTRATORS. Seminar is scheduled:

Personnel Manual and Employee Handbook – Overview
October 29, 2020 at 2:00

In order to participate, you **must** register in advance by following the link below:

<https://permainc.zoom.us/meeting/register/tJcpcGqrTMqG9zIzmy7aGZ3n8Bb7zhPZy21>

After registering, you will receive a confirmation email containing information about joining the meeting.

Below is an update of previous memorandum issued in February – outlining the EPL Training Requirements and Offerings.

- 1. Managers and Supervisors Training:** This year, the course for Managers & Supervisors has been combined with training on “Protecting Our Children from Abuse”. The MEL Safety Institute has already begun holding instructor-led webinar training that meets this requirement. The course is:
“Protecting our Children from Abuse – Managers/Supervisors/Elected Officials”.

Additionally, the MEL recommends that all elected officials be trained for “Protecting our Children from Abuse”. Elected officials that attended the MEL’s Annual Risk Management Seminar at the November 2019 League Conference or completed this course through the MEL’s Learning Management System have met this recommendation. Elected Officials that have not yet done this training may attend the above noted webinar or may complete

the version that remains in the Learning Management System – “2019-2020 Elected Officials Protecting Children from Abuse Seminar”

2. **Police Command Officer Training:** This course also includes Protecting Children and Employment Practices Training. J.A. Montgomery’s law enforcement consultants will conduct this training. A decision will be made in January whether these courses can be conducted in classrooms or need to be webinars.
3. **Full Time, Part Time and Seasonal Employees and Volunteers Training (Other than Managers, Supervisors and Police Command Officers):**
 - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is available in Learning Management System at NJMEL.ORG. See the attached notice that should have been sent to all full time, part time and seasonal employees and volunteers. This should be completed by December 31, 2020.
 - **Employment Practices:** A new on-line program is now available in the Learning Management System. All non-supervisory full time, part time and seasonal employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021. Attached are the directions for this course to be viewed on-line.



Building a Safe Workplace: Anti-Harassment and Discrimination

This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

Click here to access this online training - [MEL Safety Institute Learning Management System](#)

1. 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 Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
2. Click on the 'MSI NOW and Online Training' college, at the bottom right.
3. Click the 'Building a Safe Workplace: Anti-Harassment and Discrimination' course.
4. Click 'Enroll'.
5. Click the 'My Training' tab on the top blue tool bar.
6. Click the program name to launch the course.
7. 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.

If you need additional assistance, please call the MSI help line at (866) 661-5120 during business hours.



Protecting Children From Abuse For Employees and Volunteers

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
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 - Employees and Volunteers' 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.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2020 ANNUALIZED	2021 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	10,000	15,000	5,000	50%
EXPENSES				
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%
SUBTOTAL	510,717	520,931	10,214	2%
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
TOTAL BUDGET	646,000	657,570	11,570	1.8%

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2021 PROPOSED BUDGET BASED ON 2010 CENSUS				
	8/24/2020 11:04	2020	2021	
		TOTAL	TOTAL	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%

PROFESSIONAL MUNICIPAL MANAGEMENT FUND				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2020				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	332,008	2,678,154	86,135,357	88,813,511
2. CLAIM EXPENSES				
Paid Claims	153,305	882,754	39,196,596	40,079,350
Case Reserves	(45,685)	(49,161)	2,298,065	2,248,904
IBNR	(22,083)	259,497	1,393,527	1,653,024
Recoveries	-	(30,762)	(149,962)	(180,723)
TOTAL CLAIMS	85,537	1,062,328	42,738,226	43,800,554
3. EXPENSES				
Excess Premiums	113,134	905,071	23,694,596	24,599,667
Administrative	51,602	411,133	11,842,143	12,253,276
TOTAL EXPENSES	164,736	1,316,204	35,536,739	36,852,943
4. UNDERWRITING PROFIT (1-2-3)	81,736	299,622	7,860,392	8,160,015
5. INVESTMENT INCOME	4,073	75,624	5,167,248	5,242,872
6. DIVIDEND INCOME	0	0	1,721,553	1,721,553
7. STATUTORY PROFIT (4+5+6)	85,809	375,246	14,749,193	15,124,439
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)	85,809	352,246	3,301,350	3,653,597
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	685	(8,578)	1,610,697	1,602,119
Aggregate Excess LFC	4,285	35,706	236,051	271,758
2016	503	(9,128)	718,886	709,758
2017	406	65,426	339,597	405,024
2018	500	566	336,585	337,151
2019	59,217	100,400	59,534	159,933
2020	20,213	167,854		167,854
TOTAL SURPLUS (DEFICITS)	85,809	352,246	3,301,350	3,653,597
TOTAL CASH				7,979,476
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	35,499,730	35,499,730
FUND YEAR 2016				
Paid Claims	2,811	54,803	1,041,159	1,095,962
Case Reserves	(2,811)	(20,960)	290,325	269,366
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	34,790	280,367	1,134,785	1,415,152
Case Reserves	(33,790)	(285,863)	657,730	371,867
IBNR	(1,000)	(104,603)	219,346	114,743
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	54,346	189,895	920,059	1,109,955
Case Reserves	(44,547)	(139,983)	762,580	622,597
IBNR	(9,799)	(31,490)	335,376	303,886
Recoveries	0	(8,090)	(33,066)	(41,156)
TOTAL FY 2018 CLAIMS	(0)	10,333	1,984,949	1,995,282
FUND YEAR 2019				
Paid Claims	38,811	273,019	600,862	873,881
Case Reserves	16,782	301,585	587,429	889,015
IBNR	(114,197)	(574,228)	756,945	182,717
Recoveries	0	(10,957)	(24,198)	(35,154)
TOTAL FY 2019 CLAIMS	(58,604)	(10,580)	1,921,039	1,910,459
FUND YEAR 2020				
Paid Claims	22,548	84,669		84,669
Case Reserves	18,681	96,059		96,059
IBNR	102,913	983,404		983,404
Recoveries	0	(10,999)		(10,999)
TOTAL FY 2020 CLAIMS	144,141	1,153,133		1,153,133
COMBINED TOTAL CLAIMS	85,537	1,062,328	42,738,226	43,800,554

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.
Fund Year 2020 incurred reflects an anticipated recoverable amount of \$29,172 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 **September 30, 2020**

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	69	MONTH	68	MONTH	57	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	191,000	65,876	34.49%	100.00%	34.49%	100.00%	34.49%	100.00%
GEN LIABILITY	471,685	137,219	29.09%	96.85%	29.09%	96.93%	29.09%	96.96%
AUTO LIABILITY	75,666	68,243	90.19%	97.23%	90.19%	97.24%	90.19%	95.43%
WORKER'S COMP	1,241,000	802,675	64.68%	100.00%	64.68%	100.00%	66.19%	99.80%
TOTAL ALL LINES	1,979,351	1,074,014	54.26%	99.14%	54.26%	99.16%	55.21%	98.98%
NET PAYOUT %	\$1,060,239		53.56%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
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%	96.96%	51.42%	96.90%	41.88%	94.71%
AUTO LIABILITY	63,974	7,856	12.28%	95.43%	12.28%	95.15%	12.28%	91.45%
WORKER'S COMP	1,288,669	973,724	75.56%	99.80%	76.99%	99.77%	73.56%	99.20%
TOTAL ALL LINES	2,013,291	1,302,323	64.69%	99.00%	65.60%	98.95%	61.09%	97.94%
NET PAYOUT %	\$1,056,140		52.46%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	185,329	164,630	88.83%	100.00%	88.83%	100.00%	91.69%	100.00%
GEN LIABILITY	483,019	398,199	82.44%	94.71%	82.44%	94.32%	81.96%	88.03%
AUTO LIABILITY	53,346	101,203	189.71%	91.45%	189.71%	91.05%	164.88%	85.26%
WORKER'S COMP	1,332,335	1,063,717	79.84%	99.20%	80.63%	99.12%	82.33%	97.46%
TOTAL ALL LINES	2,054,029	1,727,750	84.12%	98.01%	84.63%	97.86%	85.23%	95.15%
NET PAYOUT %	\$1,361,218		66.27%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	181,000	96,226	53.16%	100.00%	53.16%	100.00%	66.40%	98.04%
GEN LIABILITY	428,966	115,401	26.90%	88.03%	26.90%	87.24%	13.01%	75.57%
AUTO LIABILITY	47,555	47,043	98.92%	85.26%	99.34%	84.53%	30.01%	71.98%
WORKER'S COMP	1,313,000	1,423,927	108.45%	97.46%	80.63%	109.10%	111.62%	90.74%
TOTAL ALL LINES	1,970,521	1,682,597	85.39%	95.34%	85.83%	94.98%	84.03%	87.66%
NET PAYOUT %	\$1,076,130		54.61%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	189,999	196,048	103.18%	98.04%	100.42%	97.72%	83.19%	68.00%
GEN LIABILITY	413,752	237,920	57.50%	75.57%	50.25%	74.17%	13.49%	36.00%
AUTO LIABILITY	44,262	11,760	26.57%	71.98%	26.57%	70.26%	36.44%	35.00%
WORKER'S COMP	1,275,000	1,317,863	103.36%	90.74%	103.32%	89.50%	52.49%	33.00%
TOTAL ALL LINES	1,923,013	1,763,591	91.71%	87.77%	89.85%	86.57%	46.76%	37.15%
NET PAYOUT %	\$897,831		46.69%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-20		31-Aug-20		01-Oct-19	
PROPERTY	171,000	41,303	24.15%	68.00%	17.57%	61.00%	N/A	N/A
GEN LIABILITY	380,312	30,276	7.96%	36.00%	7.15%	30.00%	N/A	N/A
AUTO LIABILITY	47,539	9,506	20.00%	35.00%	14.74%	30.00%	N/A	N/A
WORKER'S COMP	1,257,000	325,544	25.90%	33.00%	8.39%	26.00%	N/A	N/A
TOTAL ALL LINES	1,855,851	406,631	21.91%	36.89%	9.15%	30.15%	N/A	N/A
NET PAYOUT %	\$97,873		5.27%					

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

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
August-20	1	0	1	4	3	9
September-20	1	0	1	5	5	12
NET CHGE	0	0	0	1	2	3
Limited Reserves						\$3,754
Year	2016	2017	2018	2019	2020	TOTAL
August-20	\$350	\$0	\$5,000	\$7,303	\$16,508	\$29,160
September-20	\$350	\$0	\$5,000	\$12,563	\$27,131	\$45,044
NET CHGE	\$0	\$0	\$0	\$5,260	\$10,623	\$15,883
Ltd Incurred	\$71,144	\$164,630	\$96,226	\$196,048	\$41,303	\$569,351

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
August-20	1	2	5	14	22	44
September-20	1	2	5	14	22	44
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$11,717
Year	2016	2017	2018	2019	2020	TOTAL
August-20	\$62,136	\$158,017	\$79,506	\$184,062	\$26,837	\$510,557
September-20	\$61,932	\$155,978	\$79,506	\$188,223	\$29,906	\$515,545
NET CHGE	(\$204)	(\$2,038)	\$0	\$4,161	\$3,069	\$4,988
Ltd Incurred	\$249,599	\$398,199	\$115,401	\$237,908	\$30,276	\$1,031,384

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
August-20	0	0	2	0	0	2
September-20	0	0	1	0	1	2
NET CHGE	0	0	-1	0	1	0
Limited Reserves						\$15,251
Year	2016	2017	2018	2019	2020	TOTAL
August-20	\$0	\$0	\$28,202	\$0	\$0	\$28,202
September-20	\$0	\$0	\$28,002	\$0	\$2,500	\$30,502
NET CHGE	\$0	\$0	(\$200)	\$0	\$2,500	\$2,300
Ltd Incurred	\$7,856	\$101,203	\$47,043	\$11,760	\$9,506	\$177,369

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
August-20	6	8	15	28	44	101
September-20	6	7	12	29	51	105
NET CHGE	0	-1	-3	1	7	4
Limited Reserves						\$17,445
Year	2016	2017	2018	2019	2020	TOTAL
August-20	\$206,880	\$213,850	\$509,890	\$697,639	\$81,886	\$1,710,145
September-20	\$183,901	\$210,553	\$493,959	\$664,963	\$278,393	\$1,831,769
NET CHGE	(\$22,979)	(\$3,297)	(\$15,930)	(\$32,676)	\$196,506	\$121,624
Ltd Incurred	\$973,724	\$1,063,717	\$1,423,927	\$1,317,863	\$354,716	\$5,133,947

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
August-20	8	10	23	46	69	156
September-20	8	9	19	48	79	163
NET CHGE	0	-1	-4	2	10	7
Limited Reserves						\$14,864
Year	2016	2017	2018	2019	2020	TOTAL
August-20	\$269,366	\$371,867	\$622,597	\$889,003	\$125,231	\$2,278,063
September-20	\$246,183	\$366,531	\$606,467	\$865,748	\$337,929	\$2,422,859
NET CHGE	(\$23,183)	(\$5,335)	(\$16,130)	(\$23,255)	\$212,699	\$144,795
Ltd Incurred	\$1,302,323	\$1,727,750	\$1,682,597	\$1,763,579	\$435,802	\$6,912,051

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

August 31, 2020				
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
Professional Municipal Management	0.62	2.29	2.48	1.95
Monmouth County	0.84	1.30	1.16	1.13
Camden County	0.95	1.37	1.88	1.45
Bergen County	0.99	1.47	1.43	1.33
Burlington County Municipal JIF	1.06	1.25	1.69	1.37
Morris County	1.09	1.56	1.68	1.48
NJ Public Housing Authority	1.11	1.80	2.11	1.74
Atlantic County Municipal JIF	1.19	2.50	2.31	2.11
Central New Jersey	1.20	1.54	1.49	1.43
Gloucester, Salem, Cumberland Counties Municipal JIF	1.23	1.66	1.97	1.66
Suburban Essex	1.27	1.83	2.12	1.80
South Bergen County	1.34	1.62	2.27	1.79
Ocean County	1.34	1.74	2.26	1.83
Suburban Municipal	1.35	1.75	1.74	1.65
NJ Utility Authorities	1.61	2.62	2.17	2.20
AVERAGE	1.15	1.75	1.92	1.66

Professional Municipal Management JOINT INSURANCE FUND										
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF August 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	0.00	2.25	1.55	1 Evesham	1.42
2	305 Evesham Township Fire Dist			0	0	0.00	0.00	1.02	2 Evesham Township Fire	0.41
3	308 Willingboro			0	2	0.86	3.83	4.21	3 Willingboro	3.23
4	307 Moorestown			1	1	0.99	1.39	2.14	4 Moorestown	1.56
5	306 Maple Shade			0	1	1.28	0.86	0.86	5 Maple Shade	0.97
Totals:				1	4	0.62	2.29	2.48		1.95

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

September 30, 2020				
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
Professional Municipal Management	0.69	2.29	2.48	1.92
Monmouth County	0.77	1.30	1.14	1.10
Camden County	0.84	1.37	1.88	1.40
Bergen County	1.03	1.47	1.43	1.33
Morris County	1.11	1.56	1.68	1.47
Burlington County Municipal JIF	1.18	1.25	1.69	1.39
Gloucester, Salem, Cumberland Counties Municipal JIF	1.24	1.69	1.97	1.66
Central New Jersey	1.25	1.54	1.49	1.44
NJ Public Housing Authority	1.27	1.75	2.06	1.72
Ocean County	1.30	1.75	2.26	1.81
South Bergen County	1.39	1.62	2.27	1.79
Suburban Essex	1.42	1.80	2.12	1.81
Atlantic County Municipal JIF	1.45	2.52	2.31	2.16
Suburban Municipal	1.50	1.81	1.74	1.70
NJ Utility Authorities	2.00	2.62	2.17	2.28
AVERAGE	1.23	1.75	1.91	1.67

Professional Municipal Management JOINT INSURANCE FUND

2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF September 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	*	9/30/2020	0	0.00	2.25	1.55	1 Evesham	1.38
2	305 Evesham Township Fire Dist			0	0.00	0.00	1.02	2 Evesham Township Fire	0.40
3	308 Willingboro			0	0.77	3.83	4.21	3 Willingboro	3.13
4	306 Maple Shade			0	1.13	0.86	0.86	4 Maple Shade	0.94
5	307 Moorestown			1	1.77	1.39	2.14	5 Moorestown	1.76
Totals:				1	5	0.69	2.29	2.48	1.92

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund								
Data Valued As of :			October 21, 2020					
Total Participating Members		5	5					
Complaint			5					
Percent Compliant			100.00%					
				01/01/20	2020			
				EPL	POL	Co-Insurance		
				Deductible	Deductible	01/01/20	Amended Date	Amended Co-Insurance
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance	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 October 1, 2020

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

RESOLUTION NO. 20-26

OCTOBER 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			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001581-001591		VOID	
001592			
001592	QUAL-LYNX	CLAIM ADJ SERVICES 10/20	11,542.24
			11,542.24
001593			
001593	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 10/20	1,968.58
			1,968.58
001594			
001594	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/20	5.50
001594	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 10/20	11,302.00
			11,307.50
001595			
001595	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/20	3,339.83
001595	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 6/20 - MISSED PAYMENT	3,339.83
			6,679.66
001596			
001596	QUALCARE, INC.	WORKERS COMP ACCESS/UM 10/20	7,209.28
			7,209.28
001597			
001597	THOMAS TONTARSKI	TREASURER SERVICES 10/20	1,518.17
			1,518.17
001598			
001598	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MGMT FEE 10/20	1,496.08
001598	HELMER, CONLEY & KASSELMAN, PA	ATTORNEY FEE 10/20	1,756.33
			3,252.41
001599			
001599	COURIER TIMES INC	ACCT#2-012012000 - MTG - 9.17.20	50.36
			50.36
001600			
001600	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/20	508.00
			508.00
001601			
001601	HCA ASSET MANAGEMENT LLC	PROPERTY APPRAISALS 10/20	21,250.00
			21,250.00
		Total Payments FY 2020	65,286.20

TOTAL PAYMENTS ALL FUND YEARS \$65,286.20

Chairperson

Attest:

Dated:

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

Treasurer

October 19, 2020

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

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

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

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

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

INVESTMENT INTEREST:

Interest received or accrued for the period totaled \$ 4,756.25. This generated an average annual yield of 1.00%. However, we have an unrealized net loss of \$ 1,717.15 adjusting the reported yield to .46% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$12,817.13 as it relates to the market value of \$ 1,827,002.43 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$ 1,833,333.39.

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

RECEIPT ACTIVITY FOR THE PERIOD:

Subrogation Receipts \$ 11,084.29 /YTD \$ 44,525.82
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 134 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 \$ 107,002.33.

CASH ACTIVITY FOR THE PERIOD:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 7,979,479.17 to a closing balance of \$ 7,893,236.18 showing a decrease in the fund of \$ 86,242.99.

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: September		Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN 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
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	11,084.29	0.00	0.00	0.00	0.00	0.00	11,084.29
Invest Pymnts		181.21	865.88	80.08	1,644.75	23.04	3.30	193.45	0.49	1,061.28	4,053.48
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		181.21	865.88	80.08	1,644.75	23.04	3.30	193.45	0.49	1,061.28	4,053.48
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		181.21	865.88	80.08	12,729.04	23.04	3.30	193.45	0.49	1,061.28	15,137.77
EXPENSES											
Claims Transfers		635.35	28,102.39	0.00	72,642.73	0.00	0.00	0.00	0.00	0.00	101,380.47
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		635.35	28,102.39	0.00	72,642.73	0.00	0.00	0.00	0.00	0.00	101,380.47
END BALANCE		391,031.49	1,746,568.25	116,840.64	3,300,058.74	62,318.82	(2,884.99)	421,985.69	(253,579.09)	2,110,896.63	7,893,236.18

REPORT STATUS SECTION

Report Month: September

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
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	\$7,979,479.17	1,825,498.24	6,052,980.93	100,000.00	1,000.00	
Opening Interest Accrua	\$7,345.35	7,345.35	-	-	-	
1	Interest Accrued and/or	\$2,206.95	\$2,206.95	\$0.00	\$0.00	\$0.00
2	Interest Accrued - disco	\$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	\$2,549.30	\$0.00	\$2,549.30	\$0.00	\$0.00
6	Interest Paid - Term Ins	\$3,221.34	\$3,221.34	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$1,717.15	-\$1,717.15	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$3,039.10	\$489.80	\$2,549.30	\$0.00	\$0.00
9	Deposits - Purchases	\$112,464.76	\$0.00	\$11,084.29	\$101,380.47	\$0.00
10	(Withdrawals - Sales)	-\$202,760.94	\$0.00	-\$101,380.47	-\$101,380.47	\$0.00
	Ending Cash & Investment	\$7,893,236.48	\$1,827,002.43	\$5,965,234.05	\$100,000.00	\$1,000.00
	Ending Interest Accrual Bal	\$6,330.96	\$6,330.96	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$29,258.45	\$0.00	\$0.00	\$27,709.56	\$1,548.89
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$7,922,494.93	\$1,827,002.43	\$5,965,234.05	\$127,709.56	\$2,548.89

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

Month	September								
Current Fund Year	2020								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	13,537.06	635.35	0.00	14,172.41	14,172.41	(0.00)	(0.00)	0.00
	Liability	349.79	21.00	0.00	370.79	370.79	0.00	0.00	0.00
	Auto	7,006.33	0.00	0.00	7,006.33	7,006.33	0.00	0.00	0.00
	Workers Comp	52,776.89	23,546.46	0.00	76,323.35	76,323.35	0.00	0.00	0.00
	Total	73,670.07	24,202.81	0.00	97,872.88	97,872.88	(0.00)	(0.00)	0.00
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	25,839.00	0.00	49,685.45	49,685.45	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	619,635.06	33,265.31	0.00	652,900.37	652,900.37	0.00	0.00	0.00
	Total	838,726.99	59,104.31	0.00	897,831.30	897,831.30	0.00	(0.00)	0.00
2018	Property	91,225.69	0.00	0.00	91,225.69	91,225.69	0.00	0.00	0.00
	Liability	35,895.54	0.00	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	922,636.40	7,331.33	0.00	929,967.73	929,967.73	0.00	0.00	0.00
	Total	1,068,798.61	7,331.33	0.00	1,076,129.94	1,076,129.94	0.00	0.00	0.00
2017	Property	164,630.35	0.00	0.00	164,630.35	164,630.35	0.00	0.00	0.00
	Liability	240,182.07	2,038.45	0.00	242,220.52	242,220.52	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	860,348.21	3,802.00	10,986.29	853,163.92	853,163.92	0.00	0.00	(0.00)
	Total	1,366,364.00	5,840.45	10,986.29	1,361,218.16	1,361,218.16	0.00	0.00	(0.00)
2016	Property	70,793.99	0.00	0.00	70,793.99	70,793.99	0.00	0.00	0.00
	Liability	187,463.27	203.94	0.00	187,667.21	187,667.21	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	785,223.22	4,697.63	98.00	789,822.85	789,822.85	0.00	0.00	0.00
	Total	1,051,336.57	4,901.57	98.00	1,056,140.14	1,056,140.14	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		4,398,896.24	101,380.47	11,084.29	4,489,192.42	4,489,192.42	0.00	0.00	0.00

Professional Municipal Management JIF Subrogation Report 2020

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/14	WILLINGBORO TWP.	2020189945	NORMA HARDY	WC	2019	3,270.26	
1/16	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	98.00	
TOTAL- JAN. YTD 2020						3,368.26	3,368.26
2/14	WILLINGBORO TWP.	2020185811	WILLINGBORO TWP.	PR	2019	994.67	
TOTAL- FEB. YTD 2020						994.67	4,362.93
3/12	EVESHAM TOWNSHIP	2020194068	EVESHAM TOWNSHIP	PR	2020	5,999.00	
TOTAL- MAR. YTD 2020						5,999.00	10,361.93
4/2	EVESHAM TOWNSHIP	2019170512	EVESHAM TOWNSHIP	PR	2019	394.91	
TOTAL- APR. YTD 2020						394.91	10,756.84
5/1	EVESHAM TOWNSHIP	2019170512	EVESHAM TOWNSHIP	PR	2019	866.93	
TOTAL- MAY. YTD 2020						866.93	11,623.77
6/1	EVESHAM TOWNSHIP	2018146530	BRYAN STROCKBINE	WC	2018	3,467.61	
6/2	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	28.00	
6/18	EVESHAM TOWNSHIP	2019170497	EVESHAM TOWNSHIP	PR	2019	8,700.00	
TOTAL- JUNE. YTD 2020						12,195.61	23,819.38
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
9/1	EVESHAM TOWNSHIP	1255655	JOSEPH TAVELLA	WC	2016	98.00	
9/8	WILLINGBORO TWP.	2018109912	ANESIA DUPREE	WC	2017	10,986.29	
TOTAL- SEP. YTD 2020						11,084.29	44,525.82

SAFETY DIRECTOR REPORT

Professional Municipal Management Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: October 5, 2020

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

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

LOSS CONTROL SURVEYS

- Evesham Fire District on September 17, 2020

MEETINGS ATTENDED

- PMM Claims Meeting on September 22, 2020
- PMM Fund Meeting on September 22, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
October 27, 2020	Claims Meeting	Moorestown Township Town Hall
October 27, 2020	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.

- September 2 - Training Opportunities for Fire Personnel
- September 9 - Employers of DLC Holders- Designated Employer Representative Training
- September 14 - National Fall Prevention Stand-Down Week
- September 15 - Live Safety Training Webinars –October Registration Now Open!
- September 25 - National Preparedness Month Best Practices
- September 29 - National Fire Prevention Week, Kitchen Fires

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

MEL Media Library	
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 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.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls,

quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

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).

October Webinar Training Schedule

Date	Webinar Topic	Time
10/1/20	Leaf Collection Safety	8:30 - 10:30 am
10/1/20	Chipper Safety	11:00 - 12:00 pm
10/1/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/2/20	Chainsaw Safety	8:30 - 9:30 am
10/2/20	Mower Safety	10:00 - 11:00 am
10/2/20	Fire Extinguisher	11:30 - 12:30 pm
10/5/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/5/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/5/20	HazCom w/GHS	1:00 - 2:30 pm
10/6/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/6/20	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
10/6/20	Fire Safety	1:00 - 2:00 pm
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/7/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
10/7/20	Hearing Conservation	1:00 - 2:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/8/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/8/20	Accident Investigation	1:00 - 3:00 pm
10/9/20	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/9/20	Driving Safety Awareness	11:00 - 12:30 pm
10/9/20	Bloodborne Pathogens (BBP)	1:30 - 2:30 pm
10/13/20	Chipper Safety	8:30 - 9:30 am
10/13/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
10/14/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
10/14/20	Mower Safety	11:30 - 12:30 pm
10/14/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening	6:00 - 8:00 pm
10/15/20	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm
10/15/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
10/16/20	Hearing Conservation	9:00 - 10:00 am
10/16/20	HazCom w/GHS	10:30 - 12:00 pm
10/16/20	Fall Protection Awareness	1:00 - 3:00 pm
10/19/20	Accident Investigation	9:00 - 11:00 am
10/19/20	Fire Safety	11:30 - 12:30 pm

Date	Webinar Topic	Time
10/19/20	Building Trust and a Constitutionally Sound Police Agency Through Training- Evening	6:30 - 8:00 pm
10/20/20	Lock Out/Tag Out (LOTO)	9:30 - 11:30 am
10/20/20	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/20/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening	6:00 - 8:00 pm
10/21/20	Fall Protection Awareness	8:30 - 10:30 am
10/21/20	Hearing Conservation	11:00 - 12:00 pm
10/21/20	Leaf Collection Safety	1:00 - 3:00 pm
10/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/22/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
10/22/20	Fire Extinguisher	10:30 - 11:30 am
10/23/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/23/20	Sanitation/Recycling Safety	12:30 - 2:30 pm
10/26/20	Driving Safety Awareness	8:30 - 10:00 am
10/26/20	Ladder Safety/Walking Surfaces	11:00 - 1:00 pm
10/27/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
10/27/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
10/28/20	Chainsaw Safety	8:30 - 9:30 am
10/28/20	Fire Safety	10:00 - 11:00 am
10/28/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/20	HazCom w/GHS	8:30 - 10:00 am
10/29/20	Dealing with Difficult People	9:00 - 11:00 am
10/29/20	Dealing with Difficult People	1:00 - 3:00 pm
10/30/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/30/20	CDL-Drivers Safety Regulations	12:30 - 2:30 pm

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



October 5, 2020

Protecting Children from Abuse Training – Law Enforcement Personnel

Once every two years, the Command Staff of a police agency that is in the NJMEL must attend the “Risk Management for Police Command Staff Training Program.” This year that training was delayed due to the COVID-19 Pandemic. Fortunately, the deadline date for this training program has been extended until June of 2021.

The Risk Management for Police Command Staff training program has a “Protection of Minors Training” module incorporated into the program. By attending the Command Staff Training Program, your command staff will meet the requirements of the NJMEL for the Protection of Minors training.

If a command staff officer does not attend the Command Staff Training Program, they can access the required training through the online webinar training program (see chart below #2).

For First-Line Supervisors and Front Line personnel, a 20-minute online awareness video program is available through the NJMEL video library. (See chart below #3).

Protection of Minors Training Program		
	Type of Training	Required for:
1	Police Command Staff Training	The mandatory training for the “Protection of Minors Training Program” is included in the upcoming “Risk Management for Police Command Staff Training Program” that is being offered by the Law Enforcement Unit of J.A. Montgomery.
2	For Command Staff Officers that do not attend the “Risk Management for Police Command Staff Training Program,” the Protection of Minors Training must be completed online through the NJMEL	Attend the live online “Protection of Minors Training Program.” For dates and times, please access the hyperlink below: https://njmel.org/2020/09/live-webinars-protecting-children-from-abuse/
3	First-Line Supervisors Front Line Personnel	Participate in the NJMEL online training module (20 Minute video training program). Please access the hyperlink below: http://a712747ad051242599ae-61ffd3f7a747a33b7a915967efd7f656.r50.cf1.rackcdn.com/Protecting-Children-v5.mp4

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

© All rights reserved

Professional Municipal Mgmt JIF Certificate of Insurance Monthly Report

From 8/22/2020 To 9/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bentley Truck Services I - Township of Maple Shade	307 Heron Drive Swedesboro, NJ 08085	RE: Food Drive 08/22/2020 - 09/18/2020 Bentley Truck Services is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of storage truck for Community Food Drive 08/22/2020 - 09/18/2020	8/24/2020 #2577185	GL AU EX WC OTH
H - NJ DEP I - Township of Readington	Department of Air Quality PO Box 42, MailCode 401 02E 428 East State Street, 4th Floor Trenton, NJ 08625	RE: "It Pays to Plug In" The Certificate Holder and The State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant Identifier AQ 20-158: It Pays to Plug In - NJ's Electric Vehicle Charging Grants Program	8/25/2020 #2577663	GL AU EX WC
Total # of Holders: 2				



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
Savings By Specialty & Top 10 Providers
1/1/2020 – 9/30/2020

SAVINGS BY SPECIALTY

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	14	\$256,099.00	\$99,952.67	\$156,146.33	61%
Physical Therapy	270	\$123,508.36	\$26,518.00	\$96,990.36	79%
Orthopedic Surgery	71	\$92,642.78	\$26,451.70	\$66,191.08	71%
Hospital	21	\$55,662.04	\$31,944.82	\$23,717.22	43%
Pain Management	13	\$29,492.50	\$3,333.37	\$26,159.13	89%
Neurosurgery	24	\$27,750.00	\$6,568.84	\$21,181.16	76%
Anesthesiology	19	\$27,290.45	\$15,677.88	\$11,612.57	43%
Physical Medicine & Rehab	15	\$25,244.20	\$3,695.48	\$21,548.72	85%
Occupational Medicine	55	\$22,317.43	\$11,933.27	\$10,384.16	47%
Neurology	4	\$17,988.00	\$9,056.82	\$8,931.18	50%
Radiology	26	\$14,002.40	\$7,254.76	\$6,747.64	48%
Urgent Care Center	46	\$11,364.06	\$7,129.17	\$4,234.89	37%
Durable Medical Equipment	5	\$6,887.88	\$5,750.69	\$1,137.19	17%
Behavioral Health	19	\$6,031.47	\$4,886.64	\$1,144.83	19%
Emergency Medicine	5	\$5,700.00	\$4,897.15	\$802.85	14%
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%
Internal Medicine	1	\$205.00	\$160.00	\$45.00	22%
Pulmonology	1	\$194.00	\$179.74	\$14.26	7%
Cardiology	1	\$50.00	\$29.72	\$20.28	41%
Grand Total	647	\$732,901.41	\$273,237.91	\$459,663.50	63%

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
VIRTUA WILLINGBORO HOSPITAL	8	\$11,492.21	Hospital
CONCENTRA MEDICAL CENTERS	47	\$10,707.16	Occupational Medicine
VIRTUA WEST JERSEY HEALTH INC	5	\$9,471.60	Hospital
PREMIER SURGICAL CENTER	1	\$9,018.00	Ambulatory Surgery Center
NOVACARE REHABILITATION	92	\$8,668.00	Physical Therapy
SUMMIT SURGICAL CENTER	2	\$8,539.00	Ambulatory Surgery Center
IVY REHAB NETWORK INC	90	\$7,660.00	Physical Therapy
Grand Total	265	\$146,709.84	



PROFESSIONAL MUNICIPAL MANAGEMENT JIF
Savings By Specialty & Top 10 Providers
1/1/2020 – 9/30/2020

SAVINGS BY SPECIALTY

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Ambulatory Surgical Center	14	\$256,099.00	\$99,952.67	\$156,146.33	61%
Physical Therapy	270	\$123,508.36	\$26,518.00	\$96,990.36	79%
Orthopedic Surgery	71	\$92,642.78	\$26,451.70	\$66,191.08	71%
Hospital	21	\$55,662.04	\$31,944.82	\$23,717.22	43%
Pain Management	13	\$29,492.50	\$3,333.37	\$26,159.13	89%
Neurosurgery	24	\$27,750.00	\$6,568.84	\$21,181.16	76%
Anesthesiology	19	\$27,290.45	\$15,677.88	\$11,612.57	43%
Physical Medicine & Rehab	15	\$25,244.20	\$3,695.48	\$21,548.72	85%
Occupational Medicine	55	\$22,317.43	\$11,933.27	\$10,384.16	47%
Neurology	4	\$17,988.00	\$9,056.82	\$8,931.18	50%
Radiology	26	\$14,002.40	\$7,254.76	\$6,747.64	48%
Urgent Care Center	46	\$11,364.06	\$7,129.17	\$4,234.89	37%
Durable Medical Equipment	5	\$6,887.88	\$5,750.69	\$1,137.19	17%
Behavioral Health	19	\$6,031.47	\$4,886.64	\$1,144.83	19%
Emergency Medicine	5	\$5,700.00	\$4,897.15	\$802.85	14%
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%
Internal Medicine	1	\$205.00	\$160.00	\$45.00	22%
Pulmonology	1	\$194.00	\$179.74	\$14.26	7%
Cardiology	1	\$50.00	\$29.72	\$20.28	41%
Grand Total	647	\$732,901.41	\$273,237.91	\$459,663.50	63%

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
VIRTUA WILLINGBORO HOSPITAL	8	\$11,492.21	Hospital
CONCENTRA MEDICAL CENTERS	47	\$10,707.16	Occupational Medicine
VIRTUA WEST JERSEY HEALTH INC	5	\$9,471.60	Hospital
PREMIER SURGICAL CENTER	1	\$9,018.00	Ambulatory Surgery Center
NOVACARE REHABILITATION	92	\$8,668.00	Physical Therapy
SUMMIT SURGICAL CENTER	2	\$8,539.00	Ambulatory Surgery Center
IVY REHAB NETWORK INC	90	\$7,660.00	Physical Therapy
Grand Total	265	\$146,709.84	

APPENDIX I - MINUTES



**PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND
 OPEN SESSION MINUTES
 MEETING – SEPTEMBER 22, 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	Absent
Richard Brevogel, Secretary	Township of Willingboro	Present
Susan Danson	Township of Maple Shade	Present
Robert Corrales	Township of Evesham	Present

SPECIAL FUND COMMISSIONERS:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Bradford C. Stokes Rachel Chwastek Karen Read
Treasurer	Tom Tontarski
Attorney	Helmer, Conley & Kasselmann William Kearns, Esquire
Auditor	Bowman & Company
Claims Service	Qual Lynx Kathy Kissane
	PERMA Jennifer Conicella
Safety Director	J.A. Montgomery Risk Control Glenn Prince Keith Hummel Jon Czarnecki
Managed Care Organization	QualCare Karen Beatty
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

ALSO PRESENT:

Katherine Walters, Conner Strong & Buckelew
Tom Fitzpatrick, Fairview Insurance Agency

APPROVAL OF MINUTES: JULY 28, 2020 - Open & Closed Minutes and the AUGUST 27, 2020
– Special Meeting Minutes

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JULY 28, 2020 AND
APPROVE SPECIAL MEETING MINUTES OF AUGUST 27, 2020:**

Moved: Commissioner Danson
Second: Commissioner Corrales
Vote: Unanimous

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR:

Professional Service Agreements – The Executive Director reported 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**

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

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. The Executive Director reported HCA Asset Management was in Moorestown and would be finishing up their field work the next day. The fund office requested they expedite their final reports so we can utilize them for the renewal.

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 15th. The Executive Director advised Origami would be locked down very shortly. He was aware his office was still talking to a few members to work out some minor issues and thanked everyone for their cooperation and assistance.

Membership Renewals: The Executive Director reported the JIF had one member scheduled to renew fund membership and Willingboro passed a resolution on September 1st, and that has been submitted to the Fund Office.

Residual Claims Fund – The RCF met on September 2, 2020 via conference call. Chairman Merchel’s report was included in the agenda.

EJIF- The EJIF met on September 2, 2020 via conference call. Chairman Merchel’s report was included in the agenda.

MEL JIF – The MEL met on September 2, 2020 via conference call. Chairman Merchel’s report was included in the agenda.

Employees and Volunteers protecting Children Training: The Executive Director reminded the Commissioners the MEL developed a new training program on protecting children, which is already on the Learning Management System. The Executive Director encourages all employees and volunteers to review this program.

Included in the agenda were the directions to take the course. Please visit the MEL’s webpage – www.njmel.org to read more on this topic, which includes this training, model documents and a resource guide.

The Executive Director also reported that Mr. Paul Shives runs an hour and a half long webinar that he had taken, and was very informative. He would advise the members managers and supervisors take Mr. Shives’ course.

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.

The Executive Director advised the Safety Director’s report also contains a listing of the classes that are available. The Executive Director has taken a couple of those courses and advised they are very well done and run about an hour or two depending on the topic.

Power of Collaboration: The Executive Director reported a “Power of Collaboration” ad was included in the agenda. This ad highlights the savings to taxpayers and how the MEL has responded to the financial impact of COVID 19. Since established in 1987 they have saved over \$16.1 million per member.

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 June 30, 2020 shows the fund’s surplus of \$3.6 million, with all years in the positive. The Financial Fast

Track, dated July 31, 2020 shows the fund's surplus of \$3.567 million, with a slight dip of \$35,000, which appears to be a reserve change from 2019, still a very nice surplus. The Fund's Loss Ratio Analysis for June is better than the actuary's projection of 18% as the actual is 8.5%. This time last year the fund was at 35%, so the fund is doing very well. The Fund's Loss Ratio Analysis for July continues that trend, the actuary's projection was 24% and the actual is 8%. That is reflected in the fund's Loss Time Accident Frequency for June is 0.62, #2 best in the MEL JIFs and only three loss time accidents. The only three the Fund has had this year. The fund's Loss Time Accident Frequency for July was even better at 0.53, #1 in the MEL JIFs, which is great news. The Executive Director reported PMM's EPL Compliance stands at 100% and the personnel manuals are not due until July, and that deadline may be pushed back.

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

Executive Director's Report Made Part of Minutes.

ATTORNEY: NONE.

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

Payment of August 2020 Vouchers Resolution 20-21

Fund Year 2020	\$62,671.18
Total	\$62,671.18

Payment of September 2020 Vouchers Resolution 20-22

Fund Year 2020	\$58,655.80
Total	\$58,655.80

MOTION TO APPROVE RESOLUTION 20-21 VOUCHER LIST FOR THE MONTH OF AUGUST AND RESOLUTION 20-22 VOUCHER LIST FOR THE MONTH OF SEPTEMBER

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

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

2020	19,480.50
2019	9,152.04
2018	6,977.59
2017	16,520.00
2016	1,163.64
Closed	0.00
TOTAL	53,293.77

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

2020	22,547.58
2019	38,810.55
2018	54,346.03
2017	34,789.87
2016	2,811.33
Closed	0.00
TOTAL	153,305.36

Treasurer's Report Made Part of Minutes

SAFETY DIRECTOR:

REPORT: Jonathan Czarnecki reported the Safety Directors Report for July and August was included in the agenda. He advised the report did not reflect a visit to Evesham Fire Station and the report will be forthcoming. In addition, included was a class listing for the webinars for the month of September. They are receiving a lot of good feedback on those and encourage the members to sign up. The October listing was released a few days ago and Mr. Czarnecki encouraged all the members to review that. Also, they will be reaching out to do some loss control visits as they head in the homestretch of the year. Mr. Czarnecki asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Edward Cooney reminded the members they sent out notices to any town that had applicants for the statutory bond coverage that were up for renewal. Those notices went out many weeks ago, and they were due back last Friday. Additionally we are well into the exposure collection process and he thanked everyone for the detail, it will help underwriting. The last thing included in the agenda was the cyber compliance report and he advised the update to the risk manager program for the cyber will be out in the next several weeks. It will not have major changes, it will include tier 1 and tier 2 which you're used to and there will be an additional tier 3 in the new program, which would drop your deductible to essentially zero. More details to follow. Mr. Cooney asked if there were any questions.

Commissioner Brevogel asked if Willingboro had been sent any bond requests. Mr. Cooney advised he would forward Willingboro's to Mr. Brevogel.

MANAGED CARE:

REPORT: Karen Beatty advised August's reports were included in the agenda. Ms. Beatty reported there were 72 bills during the month of August totaling \$111,444.18, of that amount \$42,755.00 was paid for a savings of \$68,689.18 which is a 62% savings. 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 the 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: Mr. Czarnecki asked if he could give Mr. Brevogel a call to discuss a potential visit. Mr. Brevogel said yes but to make a note they are furloughed Mondays and Fridays.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING

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

MEETING ADJOURNED: 1:24pm
NEXT REGULAR MEETING: October 27, 2020

Rachel Chwastek, Assisting Secretary for
RICHARD BREVOGEL, SECRETARY

