

The Professional Municipal Management Joint Insurance Fund will conduct its November 24, 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
NOVEMBER 24, 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: NOVEMBER 24, 2020**

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

- APPROVAL OF MINUTES:** October 27, 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**
.November 2020 Voucher List - Resolution No. 20-27..... Page 13
.Treasurer's Reports Page 15

 - SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report..... Page 21

 - UNDERWRITING MANAGER – Conner Strong & Buckelew Companies, Inc.**
.Monthly Certificate Report No Report

 - MANAGED CARE – Qual Care**
.Monthly Report..... Page 27

 - 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: November 24, 2020

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2021 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2021 in the amount of \$3,946,549 that represents a 0.83% increase over last year’s budget. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 3)**
 - Motion to open the Public Hearing on the 2021 Budget.**
 - Discussion of Budget & Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt the 2021 Budget & Certify Assessments.**

- MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2021 Fund Year.
 - Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2021 representative to the Municipal Excess Liability Joint Insurance Fund.**

 - Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2021 representative to the Residual Claims Fund Joint Insurance Fund.**

 - Motion to elect _____ as the Professional Municipal Management Joint Insurance Fund's 2021 representative to the Environmental Joint Insurance Fund.**

- Residual Claims Fund, EJIF & MEL Meetings** – The RCF, EJIF & MEL all met on October 21, 2020 via conference call. Chairman Merchel’s meeting minutes appear in Appendix II. The MEL & EJIF also met last week.

- Cyber Security Challenges and COVID 19:** Attached on **Page 4** is a copy of an article published in the League of Municipalities Magazine, written by Ed Cooney, MEL’s Underwriting Manager and Michael Geraghty, Chief Information Officer for the State of New Jersey. The article covers network safety in the office and also working from home.

- ❑ **SEM Website** - The New Jersey Sustainable Energy Joint Meeting (SEM) recently launched their updated website. A copy of the announcement is included on **Page 7**. Some members of the PMM JIF participate in this program that group purchases natural gas and electric for its members providing significant savings.

- ❑ **December Meeting** – The JIF has historically cancelled the December 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 20-7 in February that authorizes fund professionals to continue services and process payments for the months that the Fund does not meet.

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 8
Loss Ratio Analysis	<i>Not Available</i>
Claims Activity Report	Page 9
Loss Time Accident Frequency	Page 10
POL/EPL Compliance Report	Page 11
Regulatory Affairs Checklist	Page 12

PMM MUNICIPAL JOINT INSURANCE FUND					
2021 PROPOSED BUDGET					
Print Date:		11-Nov-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	40,295	(9,476)	-19.04%	
7 Subtotal - Claims	1,981,486	1,940,305	(41,181)	-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	632,612	19,296	3.15%	
13 MEL Property	295,148	332,876	37,728	12.78%	
14 SubTotal Premiums	942,310	985,033	42,723	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	77,513	106	0.14%	
41					
42					
43 Total JIF Excl POL/EPL	3,582,170	3,577,929	(4,241)	-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	3,946,549	32,347	0.83%	



Cyber Security & Remote Work

Cyber Security Challenges and COVID-19

Network safety in the office and working from home

EDWARD COONEY, MBA, *Vice President and Account Executive, Conner Strong & Buckelew, and Underwriting Manager for the Municipal Excess Liability Joint Insurance Fund and Cyber Task Force*, and MICHAEL GERAGHTY, *Chief Information Security Officer for the State of New Jersey, and Director of the N.J. Cybersecurity and Communications Integration Cell (NJCCIC)*

A police sergeant was working on a Saturday during the height of the pandemic when he clicked on an email that was labeled as a COVID-19 resource. Suddenly, a menacing message blanketed the computer screen. The entire computer network was taken hostage and the attacker demanded a \$500,000 ransom to regain the network. The attacker also threatened to release sensitive police documentation to the web such as arrest records, ongoing investigations, camera footage, etc.

The damage could have been exponential, not only resulting in diminished productivity and the cost of the ransom, but for police departments this could also mean losing access to criminal databases and result in endangering officers in the field. It took two months to resolve the issue and cost the town \$1 million dollars.

This is not a hypothetical scenario. This incident happened to a local police department in New Jersey and is just one of countless other cyber-attacks plaguing police departments, municipalities, and public entities across the country.

A new level of security

The COVID-19 pandemic created a whole new level of cyber security anxiety for local governments due to massive increases in viruses, phishing campaigns, and fake websites related to COVID-19. The potential risk for network breaches also intensified due to potential lapses in security from employees working remotely.

Phishing emails are easy for cyber criminals to deploy and have an excellent success rate because they look just like regular emails. They contain relevant messaging and are

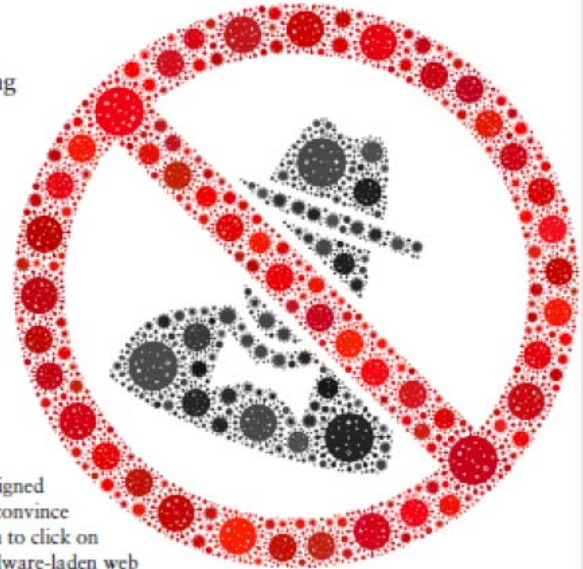
designed to convince you to click on malware-laden web links or open a malware-ridden file that can activate ransomware or a virus that can infiltrate your network.

With so many questions about COVID-19 many people fell into this cyber trap opening these emails or unknowingly visiting malware-backed fake websites to find answers. To put this in perspective, Google reported Coronavirus searches outpaced most other major search topics by four-fold in March 2020.

Ransomware delivered via phishing emails and unprotected ports is the most frequent cyber incident for public entities, and most other industries.

Recognizing scams

Learning how to recognize phishing scams needs to be a top priority for every single public employee. Here are some simple rules from the MEL Cyber Task Force to help avoid these cyber potholes.





- Never open unsolicited emails.
- Avoid clicking on links and opening attachments from unsolicited emails.
- Examine the From, Date, CC, and Subject lines before opening to look for odd spelling, unknown names, badly composed messaging.
- Be aware that attacks are often disguised as COVID-19 information, fundraising campaigns, personal protective equipment supplies, COVID-19 related Business Grants, tracking apps, unemployment assistance, etc.
- Only use trusted sources (websites you know) and never click on links.

Securing remote work

Another significant cyber security issue for municipalities has been trying to ensure network safety in the wake of the major shift to employees working remotely due to the pandemic. Things happened so quickly that many networks were left vulnerable. Unfortunately, some have already been hacked but may never know it, or may find out weeks, months, or even years later.

If your municipality doesn't already have remote work procedures and policies in place as part of your Cyber Risk Management plan, now is the time to create them. Existing plans should be reviewed and revised to better protect your networks going forward.

The New Jersey Cyber Security and Communications Integration Cell (NJCCIC) recommends implementing these protections:

Two-Factor Identification: This ensures that the person logging into your network is who they say they are and can help protect against weak or compromised passwords. In addition to entering the username/password a person would receive a text or email to confirm their identity. This is easy to set-up and is built into software such as Office 365™ or G-Suite™ but needs to be activated.

Endpoint Protection: Making sure computers have up-to-date security patches, hard drives are encrypted, and strong anti-virus is activated that the municipality can manage remotely. When you are working on-site it is easy

to push updates, but when not connected to the domain or offsite on an unsecured network the risk of compromise increases.

Virtual Private Networks (VPNs):

Any employee working remotely should only be connecting to the office through a VPN which provides login access through a secured network that also includes identity verification.

Update, Update, Update: Anti-virus protection, Windows updates, and security updates need to be performed as soon as they are available. This is particularly critical for employees using their home computers, or who have had work computers home for an extended period. Having cloud-based anti-virus controls is highly recommended.

Sign up for



WaterSmart

<http://www.AquaAmerica.com>

Alerts


It's simple!

Grab your 16-digit Aqua account number, zip code, and the last name/company name as it appears on your bill, and:

- Sign up online at **AquaAmerica.com**
- Or call **877.987.2782** and speak to one of our customer service representatives!

Safety and quality are our top priorities and govern every decision we make. Continuous system investments are designed to improve quality, ensure reliability and prevent service interruptions. Sign up for **WaterSmart Alerts**, an automated customer notification program designed for quick, reliable communication about water service emergencies.

AQUA

An  Essential Utilities Company





Focus: Cyber Security

Education: Constant reinforcement of cyber safety awareness and best practices through education and training is a must for all leaders and employees. Something as simple as using your work computer to help your child with their homework could result in malware attaching to the computer and then spreading to your office network when proper precautions aren't taken.

Security assistance

The NJCCIC has seen an uptick in reports of cyber crime since the pandemic started, due in part to the risk that remote working has added to controlling cyber security. The NJCCIC has also provided notifications of over 2,000 compromised credentials to municipalities since May, a service they offer for free.

Whether it is COVID-19, an earthquake or a hurricane, bad actors will always

By the Numbers:

The Municipal Excess Liability Joint Insurance Fund (MEL) statistics show that **12% to 15% of municipalities** are successfully attacked once per year with costs and ransom demands accelerating into the hundreds of thousands of dollars per incident.

The MEL has already reported a **23% increase** in the costs of these attacks versus 2019, and the year isn't over yet.

Since the pandemic started, the Secret Service has also **prevented about \$1 billion in emergency funds** from being lost to malicious actors perpetuating cybercrimes, but they are concerned there is the potential of **up to \$30 billion of emergency funds that could be at stake.**

look for opportunities to exploit them. One accidental click on a phishing email or visit to a fake website could leave your town locked out of your network or your vital data and information shared on the dark web.

The most important thing to remember is that you can put all these cyber security plans into place, but if you don't put

them into practice it is the same thing as letting a stranger or criminal walk right through your front door. ↴

@ For more information and resources about Cyber Risk Management visit the MEL's website <https://NJMEL.org> or the latest in cyber security news and strategies visit the NJCCIC website, www.cyber.nj.gov.

EMAIL DOs & DON'Ts



EMAIL ADDRESSES

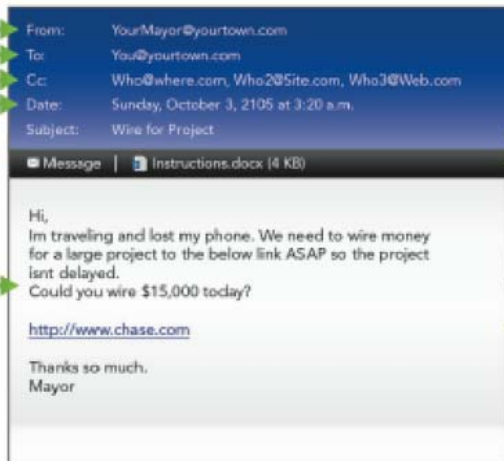
- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourMayor" vs. "YourMay0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?



SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

1

Report to Claim Administrator

2

Call XL Catlin 24/7 Breach Hotline at (855) 566-4724 and they will triage your incident.





Our new Website is Live!

The New Jersey Sustainable Energy Joint Meeting (NJSEM) is proud to announce the launch of our new website which includes changes in navigation, and a fresh design and content structure to provide an easier, streamlined user experience.

This new look reflects who we are, where our value lies, and it better differentiates us.

NJSEM was established to serve its members as a knowledge-based energy purchasing group of Electric Supply and Natural Gas designed to help New Jersey public entities initially reduce their energy costs and ultimately meet their social and regulatory obligations.

Specifically, NJSEM assists its members to:

- Procure energy more economically by taking advantage of economies of scale and the favorable “portfolio effects” of an aggregated load profile
- Reduce the demand for, and the cost of, energy procured from non-renewable sources through the use of energy conservation and efficiency technologies
- Increase the use of renewable energy sources, thereby reducing overall energy costs
- Reduce greenhouse gas emissions
- Provide a more ecologically friendly and a healthier environment for employees and the surrounding community

We hope you find the updated website more informative and user friendly. If you have any feedback, feel free to share your comments to jthorpe@permainc.com. And, check back for updates and new member content.

Click the banner above to check out our new website.



PROFESSIONAL MUNICIPAL MANAGEMENT FUND					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2020					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	512,285	3,190,439	86,135,357	89,325,796
2.	CLAIM EXPENSES				
	Paid Claims	101,380	984,134	39,196,596	40,180,730
	Case Reserves	66,773	17,612	2,298,065	2,315,676
	IBNR	20,040	279,537	1,393,527	1,673,064
	Recoveries	(17,541)	(48,302)	(149,962)	(198,264)
	TOTAL CLAIMS	170,652	1,232,980	42,738,226	43,971,206
3.	EXPENSES				
	Excess Premiums	113,134	1,018,205	23,694,596	24,712,801
	Administrative	51,009	462,142	11,842,143	12,304,285
	TOTAL EXPENSES	164,143	1,480,347	35,536,739	37,017,085
4.	UNDERWRITING PROFIT (1-2-3)	177,490	477,112	7,860,392	8,337,505
5.	INVESTMENT INCOME	3,039	78,663	5,167,248	5,245,911
6.	DIVIDEND INCOME	0	0	1,721,553	1,721,553
7.	STATUTORY PROFIT (4+5+6)	180,529	555,775	14,749,193	15,304,968
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)	180,529	532,775	3,301,350	3,834,125
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	525	(8,053)	1,610,697	1,602,643
	Aggregate Excess LFC	4,253	39,960	236,051	276,011
	2016	24,110	14,982	718,886	733,868
	2017	(7,241)	58,185	339,597	397,782
	2018	94,414	94,980	336,585	431,565
	2019	53,940	154,340	59,534	213,874
	2020	10,528	178,382		178,382
	TOTAL SURPLUS (DEFICITS)	180,529	532,775	3,301,350	3,834,125
	TOTAL CASH				7,834,578
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	35,499,730	35,499,730
	FUND YEAR 2016				
	Paid Claims	4,902	59,704	1,041,159	1,100,864
	Case Reserves	(23,183)	(44,142)	290,325	246,183
	IBNR	(5,347)	(18,933)	81,860	62,927
	Recoveries	(98)	(814)	(43,909)	(44,724)
	TOTAL FY 2016 CLAIMS	(23,726)	(4,186)	1,369,436	1,365,250
	FUND YEAR 2017				
	Paid Claims	5,840	286,208	1,134,785	1,420,993
	Case Reserves	(5,335)	(291,199)	657,730	366,531
	IBNR	8,543	(96,060)	219,346	123,286
	Recoveries	(10,986)	(10,986)	(48,788)	(59,775)
	TOTAL FY 2017 CLAIMS	(1,938)	(112,037)	1,963,073	1,851,036
	FUND YEAR 2018				
	Paid Claims	7,331	197,227	920,059	1,117,286
	Case Reserves	(16,130)	(156,113)	762,580	606,467
	IBNR	(85,252)	(116,742)	335,376	218,634
	Recoveries	0	(8,090)	(33,066)	(41,156)
	TOTAL FY 2018 CLAIMS	(94,051)	(83,718)	1,984,949	1,901,231
	FUND YEAR 2019				
	Paid Claims	59,104	332,123	600,862	932,986
	Case Reserves	(23,255)	278,330	587,429	865,760
	IBNR	100,421	(473,807)	756,945	283,138
	Recoveries	0	(10,957)	(24,198)	(35,154)
	TOTAL FY 2019 CLAIMS	136,270	125,690	1,921,039	2,046,729
	FUND YEAR 2020				
	Paid Claims	24,203	108,872		108,872
	Case Reserves	134,676	230,735		230,735
	IBNR	1,675	985,079		985,079
	Recoveries	(6,456)	(17,455)		(17,455)
	TOTAL FY 2020 CLAIMS	154,097	1,307,231		1,307,231
	COMBINED TOTAL CLAIMS	170,652	1,232,980	42,738,226	43,971,206

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 \$113,650 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
CLAIM ACTIVITY REPORT**

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
September-20	1	0	1	5	5	12
October-20	1	0	1	5	6	13
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$2,647
Year	2016	2017	2018	2019	2020	TOTAL
September-20	\$350	\$0	\$5,000	\$24,939	\$27,131	\$57,420
October-20	\$350	\$0	\$5,000	\$12,563	\$16,502	\$34,415
NET CHGE	\$0	\$0	\$0	(\$12,377)	(\$10,629)	(\$23,006)
Ltd Incurred	\$71,144	\$164,630	\$96,226	\$197,784	\$54,650	\$584,434

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
September-20	1	2	5	14	22	44
October-20	1	2	4	14	18	39
NET CHGE	0	0	-1	0	-4	-5
Limited Reserves						\$12,573
Year	2016	2017	2018	2019	2020	TOTAL
September-20	\$61,932	\$155,978	\$79,506	\$188,223	\$29,906	\$515,545
October-20	\$61,371	\$135,067	\$76,017	\$188,199	\$29,694	\$490,348
NET CHGE	(\$561)	(\$20,911)	(\$3,489)	(\$24)	(\$212)	(\$25,196)
Ltd Incurred	\$249,599	\$398,199	\$111,912	\$237,908	\$30,088	\$1,027,707

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
September-20	0	0	1	0	1	2
October-20	0	0	1	0	2	3
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$7,717
Year	2016	2017	2018	2019	2020	TOTAL
September-20	\$0	\$0	\$28,002	\$0	\$2,500	\$30,502
October-20	\$0	\$0	\$18,051	\$0	\$5,100	\$23,151
NET CHGE	\$0	\$0	(\$9,951)	\$0	\$2,600	(\$7,351)
Ltd Incurred	\$7,856	\$101,203	\$47,043	\$11,760	\$12,606	\$180,469

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
September-20	6	7	12	29	51	105
October-20	6	7	12	29	51	105
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$17,322
Year	2016	2017	2018	2019	2020	TOTAL
September-20	\$183,901	\$210,553	\$493,959	\$664,963	\$278,393	\$1,831,769
October-20	\$182,977	\$223,900	\$475,878	\$637,581	\$298,517	\$1,818,852
NET CHGE	(\$924)	\$13,347	(\$18,082)	(\$27,382)	\$20,124	(\$12,917)
Ltd Incurred	\$973,724	\$1,079,217	\$1,411,534	\$1,315,243	\$407,209	\$5,186,927

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2016	2017	2018	2019	2020	TOTAL
September-20	8	9	19	48	79	163
October-20	8	9	18	48	77	160
NET CHGE	0	0	-1	0	-2	-3
Limited Reserves						\$14,792
Year	2016	2017	2018	2019	2020	TOTAL
September-20	\$246,183	\$366,531	\$606,467	\$878,125	\$337,929	\$2,435,235
October-20	\$244,698	\$358,967	\$574,945	\$838,343	\$349,813	\$2,366,765
NET CHGE	(\$1,485)	(\$7,564)	(\$31,522)	(\$39,782)	\$11,884	(\$68,470)
Ltd Incurred	\$1,302,323	\$1,743,250	\$1,666,714	\$1,762,695	\$504,553	\$6,979,536

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

October 31, 2020				
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
Professional Municipal Management	0.75	2.29	2.48	1.90
Monmouth County	0.76	1.30	1.14	1.08
Bergen County	0.99	1.47	1.43	1.31
Morris County	1.09	1.56	1.68	1.46
Burlington County Municipal JIF	1.11	1.25	1.69	1.37
Gloucester, Salem, Cumberland Counties Municipal JIF	1.18	1.69	1.97	1.63
Central New Jersey	1.23	1.54	1.49	1.42
Camden County	1.24	1.37	1.88	1.50
Ocean County	1.31	1.77	2.28	1.81
NJ Public Housing Authority	1.33	1.75	2.06	1.73
Suburban Essex	1.37	1.80	2.12	1.78
South Bergen County	1.43	1.62	2.27	1.79
Atlantic County Municipal JIF	1.44	2.52	2.31	2.13
Suburban Municipal	1.62	1.81	1.74	1.73
NJ Utility Authorities	1.85	2.62	2.17	2.23
AVERAGE	1.25	1.76	1.91	1.66

Professional Municipal Management JOINT INSURANCE FUND

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

DATA VALUED AS OF October 31, 2020									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME	MEMBER	TOTAL RATE
		*	10/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2020 - 2018
1	305 Evesham Township Fire District		0	0	0.00	0.00	1.02	1 Evesham Township Fire	0.39
2	304 Evesham		1	1	0.45	2.25	1.55	2 Evesham	1.47
3	308 Willingboro		0	2	0.69	3.83	4.21	3 Willingboro	3.04
4	306 Maple Shade		0	1	1.02	0.86	0.86	4 Maple Shade	0.91
5	307 Moorestown		0	2	1.59	1.39	2.14	5 Moorestown	1.71
Totals:				1	6	0.75	2.29	2.48	1.90

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Professional Municipal Mgmt Joint Insurance Fund									
Data Valued As of : November 17, 2020									
Total Participating Members		5		5					
Complaint				5					
Percent Compliant				100.00%					
				01/01/20	2020				
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 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 November 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. 20-27

NOVEMBER 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>
001602			
001602	QUAL-LYNX	TPA 11/20	11,542.24
			11,542.24
001603	VOID	WRONG CHECK AMOUNT	0.00
001604			
001604	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 11/20	11,302.00
001604	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/20	6.00
			11,308.00
001605			
001605	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/20	3,339.83
			3,339.83
001606			
001606	QUALCARE, INC.	WORKERS COMP ACCESS/UM 11/20	7,209.28
			7,209.28
001607			
001607	THOMAS TONTARSKI	TREASURER FEE 11/20	1,518.17
			1,518.17
001608			
001608	HELMER, CONLEY & KASSELMAN, PA	LITIGATION MANAGEMENT 11/20	1,496.08
001608	HELMER, CONLEY & KASSELMAN, PA	MONTHLY RETAINER 11/20	1,756.33
			3,252.41
001609			
001609	SPARK CREATIVE GROUP	WEBSITE SERVICES THROUGH MAY 2021	375.00
			375.00
001610			
001610	COURIER TIMES INC	OCT AND NOV MEETING AD	52.20
001610	COURIER TIMES INC	2021 PROPOSED BUDGET AD	54.04
			106.24
001611			
001611	ALLSTATE INFORMATION MANAGEMNT	ACCT #413 ARC SER & STOR 9.30.2020	52.47
			52.47
001612			
001612	CONNER STRONG & BUCKELEW	UNDERWRITING MGR FEE 11/20	508.00
			508.00
001613			
001613	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR LOSS CONTROL 11/20	1,968.58
			1,968.58
		Total Payments FY 2020	41,180.22

TOTAL PAYMENTS ALL FUND YEARS \$41,180.22

Chairperson

Attest:

Dated:

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

Treasurer

November 15, 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 October 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 \$ 4,356.38. This generated an average annual yield of 0.67%. However, we have an unrealized net loss of \$ 2,002.53 adjusting the reported yield to .31% for the period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$10,463.28 as it relates to the market value of \$ 1,819,231.25 vs. the amount we have invested. If we include accrued interest the market value is adjusted to \$ 1,824,280.32.

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

RECEIPT ACTIVITY FOR THE PERIOD:

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

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows 76 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 \$ 123,577.96.

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 \$ 7,893,236.18 to a closing balance of \$ 7,645,435.74 showing a decrease in the fund of \$ 247,800.44.

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: October		Property	Liability	Auto	Workers Comp	LFC	POL/EPL	MEL	EJIF	Admin	TOTAL
OPEN 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
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		(13.38)	(59.77)	(5.59)	(112.92)	(2.13)	(0.02)	(14.44)	(0.01)	(72.22)	(280.48)
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		(13.38)	(59.77)	(5.59)	(112.92)	(2.13)	(0.02)	(14.44)	(0.01)	(72.22)	(280.48)
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		(13.38)	(59.77)	(5.59)	(112.92)	(2.13)	(0.02)	(14.44)	(0.01)	(72.22)	(280.48)
EXPENSES											
Claims Transfers		25,711.32	21,518.82	10,450.84	65,896.98	0.00	0.00	0.00	0.00	0.00	123,577.96
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,942.00	123,942.00
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		25,711.32	21,518.82	10,450.84	65,896.98	0.00	0.00	0.00	0.00	123,942.00	247,519.96
END BALANCE		365,306.79	1,724,989.66	106,384.21	3,234,048.84	62,316.69	(2,885.01)	421,971.25	(253,579.10)	1,986,882.41	7,645,435.74

REPORT STATUS SECTION

Report Month: October

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	October				
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 & Investm	\$7,893,236.48	1,827,002.43	5,965,234.05	100,000.00	1,000.00
Opening Interest Accrua	\$6,330.96	6,330.96	-	-	-
1 Interest Accrued and/or	\$2,283.02	\$2,283.02	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$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	\$2,073.36	-\$368.26	\$2,441.62	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$2,353.85	-\$2,353.85	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$2,002.53	-\$439.09	\$2,441.62	\$0.00	\$0.00
9 Deposits - Purchases	\$247,519.96	\$0.00	\$0.00	\$123,577.96	\$123,942.00
10 (Withdrawals - Sales)	-\$495,039.92	\$0.00	-\$247,519.96	-\$123,577.96	-\$123,942.00
Ending Cash & Investment	\$7,645,436.03	\$1,824,280.32	\$5,720,155.71	\$100,000.00	\$1,000.00
Ending Interest Accrual Bal	\$8,613.98	\$8,613.98	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$115,464.39	\$0.00	\$0.00	\$48,689.78	\$66,774.61
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,760,900.42	\$1,824,280.32	\$5,720,155.71	\$148,689.78	\$67,774.61

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

Month		October							
Current Fund Year		2020							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	14,172.41	23,975.53	0.00	38,147.94	38,147.94	(0.00)	(0.00)	(0.00)
	Liability	370.79	23.50	0.00	394.29	394.29	0.00	0.00	0.00
	Auto	7,006.33	500.00	0.00	7,506.33	7,506.33	0.00	0.00	0.00
	Workers Comp	76,323.35	32,368.81	0.00	108,692.16	108,692.16	0.00	0.00	0.00
	Total	97,872.88	56,867.84	0.00	154,740.72	154,740.72	(0.00)	(0.00)	(0.00)
2019	Property	183,485.20	1,735.79	0.00	185,220.99	185,220.99	0.00	0.00	0.00
	Liability	49,685.45	23.50	0.00	49,708.95	49,708.95	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	652,900.37	24,761.65	0.00	677,662.02	677,662.02	0.00	0.00	0.00
	Total	897,831.30	26,520.94	0.00	924,352.24	924,352.24	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	9,950.84	0.00	28,991.82	28,991.82	0.00	0.00	0.00
	Workers Comp	929,967.73	5,688.67	0.00	935,656.40	935,656.40	0.00	0.00	0.00
	Total	1,076,129.94	15,639.51	0.00	1,091,769.45	1,091,769.45	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	242,220.52	20,910.98	0.00	263,131.50	263,131.50	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	853,163.92	2,153.50	0.00	855,317.42	855,317.42	0.00	0.00	0.00
	Total	1,361,218.16	23,064.48	0.00	1,384,282.64	1,384,282.64	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	187,667.21	560.84	0.00	188,228.05	188,228.05	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	789,822.85	924.35	0.00	790,747.20	790,747.20	0.00	0.00	0.00
	Total	1,056,140.14	1,485.19	0.00	1,057,625.33	1,057,625.33	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	4,489,192.42	123,577.96	0.00	4,612,770.38	4,612,770.38	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: November 4, 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

- Township of Willingboro on October 6, 2020
- Township of Moorestown on October 15, 2020
- Township of Evesham on October 20, 2020

MEETINGS ATTENDED

- PMM Claims Meeting on October 27, 2020
- PMM Fund Meeting on October 27, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
November 24, 2020	Claims Meeting	Moorestown Township Town Hall
November 24, 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.

- October 1- MSI Protecting Children from Abuse For Managers/Supervisors/Elected Officials
- October 2- MSI Bulletin- Protecting Children From Sexual Abuse Training for Law Enforcement Command Staff
- October 5- Law Enforcement- Remote Learning Challenges for Police Leaders
- October 6- Bulletin- Rules for Holding Emergency Remote Public Meetings
- October 8- Bulletin- Halloween Celebrations During the COVID-19 Outbreak
- October 9- MSI Bulletin- MSI LIVE Safety Training- November Registration Now Open
- October 22 - Law Enforcement- Ambush Attacks on Law Enforcement Officers
- October 23 – MSI Bulletin –Reopening Indoor Sport Practices and Competitions
- October 27 – Law Enforcement – Election Considerations for Law Enforcement Agencies
- October 29 - MSI Bulletin- Mandatory COVID-19 Workplace Safety for NJ Employers

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.

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).

November & December Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
11/2/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/2/20	Leaf Collection Safety	10:00 - 12:00 pm
11/2/20	Chipper Safety	1:00 - 2:00 pm
11/3/20	Traffic Control in Work Zones	8:30 - 10:30 am
11/3/20	Chain Saw Safety	11:00 - 12:00 pm
11/3/20	Sanitation/Recycling Safety	1:00 - 3:00 pm
11/4/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/4/20	Driving Safety Awareness	1:00 - 2:30 pm
11/4/20	HazCom w/GHS - Evening	6:30 - 8:00 pm
11/5/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
11/5/20	Fire Extinguisher	11:00 - 12:00 pm
11/5/20	Fire Safety	1:00 - 2:00 pm
11/6/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
11/6/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/9/20	Fall Protection Awareness	8:30 - 10:30 am
11/9/20	Hearing Conservation	11:00 - 12:00 pm
11/9/20	Preparing for First Amendment Audit	9:00 - 11:00 am
11/9/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening	6:00 - 8:00 pm
11/10/20	HazCom w/GHS	8:30 - 10:00 am
11/10/20	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/10/20	Accident Investigation	1:00 - 3:00 pm
11/11/20	Flagger Skills and Safety Considerations	8:30 - 9:30 am
11/11/20	Traffic Control in Work Zones	10:00 - 12:00 pm
11/12/20	Chipper Safety	8:30 - 9:30 am
11/12/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
11/12/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/12/20	Bloodborne Pathogens (BBP) - Evening	7:30 - 8:30 pm
11/13/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/13/20	Shop and Tool Safety	11:00 - 12:00 pm
11/13/20	Leaf Collection Safety	1:00 - 3:00 pm
11/16/20	Ethics for New Jersey Officials and Employees	9:00 - 11:00 am
11/16/20	CDL-Drivers Safety Regulations	9:00 - 11:00 am
11/16/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
11/17/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
11/17/20	Dealing with Difficult People	9:00 - 11:00 am
11/17/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
11/18/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/18/20	Chain Saw Safety	11:00 - 12:00 pm
11/19/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
11/19/20	Hearing Conservation	10:30 - 11:30 pm

Date	Webinar Topic	Time
11/19/20	Fire Extinguisher	1:00 - 2:00 pm
11/20/20	Fire Safety	8:30 - 9:30 am
11/20/20	HazCom w/GHS	10:00 - 11:30am
11/20/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/20	Fall Protection Awareness	9:00 - 11:00 am
11/23/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
11/24/20	Driving Safety Awareness	8:30 - 10:00 am
11/24/20	Ladder Safety/Walking Surfaces	10:30 - 12:30 pm
11/30/20	HazMat Awareness w/HazCom GHS	8:30 - 10:00 am
11/30/20	Sanitation/Recycling Safety	10:30 - 12:30 pm
11/30/20	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
12/1/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
12/1/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/20	HazCom w/GHS	1:00 - 2:30 pm
12/2/20	Fire Safety	8:30 - 9:30 am
12/2/20	Fire Extinguisher	10:00 - 11:00 am
12/2/20	Driving Safety Awareness	1:00 - 2:30 pm
12/3/20	Confined Space for Entrants & Attendants	8:30 - 10:30 am
12/3/20	Fall Protection Awareness	1:00 - 3:00 pm
12/4/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/4/20	Hearing Conservation	11:00 - 12:00 pm
12/4/20	Traffic Control in Work Zones	1:00 - 3:00 pm
12/7/20	Building Trust and a Constitutionally Sound Police Agency Through Training	9:00 - 10:30 am
12/7/20	Leaf Collection Safety	8:30 - 10:30 am
12/7/20	Chipper Safety	11:00 - 12:00 pm
12/7/20	Dealing with Difficult People	1:00 - 3:00 pm
12/8/20	Preparing for First Amendment Audits	9:00 - 11:00 am
12/8/20	Ethics for NJ Local Government Employees	9:00 - 11:00 am
12/8/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
12/9/20	HazMat Awareness with Hazard Communication & NJ Right to Know	8:30 - 11:30 am
12/9/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
12/10/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/20	Shop and Tool Safety	11:00 - 12:00 pm
12/10/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
12/11/20	Flagger Skills and Safety Considerations	8:30 - 9:30 am
12/11/20	Hearing Conservation	10:00 - 11:00 pm
12/14/20	CDL-Drivers Safety Regulations	9:00 - 11:00 am
12/14/20	CDL- Reasonable Suspicion for Supervisors	1:00 - 3:00 pm
12/15/20	Fall Protection Awareness	8:30 - 10:30 am
12/15/20	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
12/16/20	Sanitation/Recycling Safety	8:30 - 10:30 am
12/16/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm

Date	Webinar Topic	Time
12/17/20	Fire Safety	9:00 - 10:00 am
12/17/20	Fire Extinguisher	10:30 - 11:30 am
12/18/20	Driving Safety Awareness	8:30 - 10:00 am
12/18/20	HazCom w/GHS	10:30 - 12:00 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			



**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	65	\$52,754.14	\$20,010.87	\$32,743.27	62%
OCTOBER	106	\$87,200.87	\$38,988.19	\$48,212.68	55%
NOVEMBER					
DECEMBER					
TOTALS	753	\$820,102.28	\$312,226.10	\$507,876.18	62%

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



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

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	310	\$137,581.36	\$30,418.00	\$107,163.36	78%
Hospital	27	\$108,283.91	\$56,956.17	\$51,327.74	47%
Orthopedic Surgery	78	\$94,362.78	\$27,384.55	\$66,978.23	71%
Occupational Medicine	80	\$32,859.09	\$17,143.58	\$15,715.51	48%
Pain Management	15	\$30,417.50	\$3,531.39	\$26,886.11	88%
Neurosurgery	25	\$29,250.00	\$6,868.84	\$22,381.16	77%
Anesthesiology	19	\$27,290.45	\$15,677.88	\$11,612.57	43%
Physical Medicine & Rehab	17	\$25,634.90	\$3,886.90	\$21,748.00	85%
Neurology	4	\$17,988.00	\$9,056.82	\$8,931.18	50%
Radiology	34	\$14,821.40	\$7,590.46	\$7,230.94	49%
Urgent Care Center	54	\$13,298.01	\$8,411.08	\$4,886.93	37%
Durable Medical Equipment	7	\$7,122.57	\$5,938.44	\$1,184.13	17%
Emergency Medicine	6	\$6,849.00	\$5,206.41	\$1,642.59	24%
Behavioral Health	20	\$6,256.47	\$5,066.64	\$1,189.83	19%
Hand Surgery	8	\$3,406.00	\$2,082.80	\$1,323.20	39%
Hospitalist	8	\$3,379.00	\$2,660.15	\$718.85	21%
Ambulance	2	\$1,653.70	\$1,583.20	\$70.50	4%
Medical Transportation	13	\$1,640.00	\$1,455.00	\$185.00	11%
Physicians Fees	3	\$635.00	\$578.25	\$56.75	9%
Laboratory Services	4	\$609.14	\$251.99	\$357.15	59%
Pulmonology	3	\$584.00	\$487.74	\$96.26	16%
Cardiology	1	\$50.00	\$29.72	\$20.28	41%
Grand Total	752	\$820,071.28	\$312,218.68	\$507,852.60	62%

TOP 10 PROVIDERS

	UNITS OF SERVICE	APPROVED	SPECIALTY
MILLENNIUM SURGICAL CENTER, LLC	1	\$52,811.17	Ambulatory Surgery Center
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	5	\$21,987.90	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	2	\$16,369.00	Ambulatory Surgery Center
CONCENTRA MEDICAL CENTERS	71	\$15,145.94	Occupational Medicine
VIRTUA WILLINGBORO HOSPITAL	9	\$13,219.21	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	19	\$12,163.70	Orthopedics
VIRTUA WEST JERSEY HEALTH INC	7	\$11,795.70	Hospital
NOVACARE REHABILITATION	104	\$9,808.00	Physical Therapy
PREMIER SURGICAL CENTER	1	\$9,018.00	Ambulatory Surgery Center
SUMMIT SURGICAL CENTER	2	\$8,539.00	Ambulatory Surgery Center
Grand Total	221	\$170,857.62	

APPENDIX I - MINUTES

Maureen Mitchell, Evesham Fire
Michael Avalone, Conner Strong & Buckelew
Ilene Laursen, Conner Strong & Buckelew
Tom Fitzpatrick, Fairview Insurance Agency

APPROVAL OF MINUTES: September 22, 2020 - Open & Closed Minutes

MOTION TO APPROVE OPEN & CLOSED MINUTES OF SEPTEMBER 22, 2020

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: 2 Ayes, 0 Nays, 1 Abstention (Merchel)

CORRESPONDENCE: NONE.

EXECUTIVE DIRECTOR: The Executive Director hoped everyone is doing well and advised the primary focus of today's meeting is the 2021 Budget Introduction.

2021 Budget Introduction – The Executive Director advised Ms. Read sent a revised 2021 Budget out to the Commissioners this morning, it increased about \$100 due to a MEL adjustment from what was included in the agenda. The Executive Director advised the actuary numbers are fairly stable, liability even decreased. Last year, PMM funded row five, the Loss Fund Contingency for the new legislation regarding sexual molestation and the firefighter presumption laws. There were no activity in many JIFs, including PMM, so several JIFs are cutting back on that funding line, for 2021 PMM is going to fund 75% of that line item, and the actuary was very comfortable with that and it gives the JIF some savings in the budget. Overall, the loss funds were very positive, decreasing 2.08%. Reviewing the premiums, there was a slight decrease in Crime and the Environmental JIF budget decreased 1%, and their dividend increased more than \$13,000 from the prior year. MEL increased as the property market across the state is very volatile at this point, but overall loss funds at 0.05%.

Chairman Merchel then asked the Underwriting Manager what the cause was for the property market volatility.

The Underwriting Manager advised the property market has been hardening for a number of years. There are always surprises, this year there is COVID -19 payments that were not supposed to be covered in the property insurance, things like that. It's all being driven by initially, five years ago, all the all-natural catastrophe losses, and the severity and frequency of those have increasing drastically. That drives up the property market and reduces terms in coverage offered by the insurance companies. The other side of that is in the past five years, worldwide, there are old typical types of property losses occurring, that's fire, pipe breaks internally in buildings, causing massive water damage losses, costing a hundred million dollars each, so that's been affecting the industry. The Underwriting Manager advised the market is moving toward a corrected baseline, but there would be some pain along the way. The Underwriting Manager advised the JIF/MEL system had avoided large increases other insureds had for the past three or four years, so the JIF is still in a stronger position than those stand alone accounts.

The Executive Director then moved onto professional fees, advising 4% increase for claims, 3% for managed care and the rest coming in at a 2% increase. One deduction, the property appraisals are now completed, \$20,000 comes off the budget for 2021. Moving onto EPL/POL premiums, statewide there is a 2.25% average increase, PMM JIF's increase is 8.61%, driven primarily by one town, which is reflected in the assessments. PMM JIF's position is those with worse loss ratios pay their share on that line item. Cyber Liability's premium is doubling, and this is state wide as this coverage has certainly exploded this year. Overall, the PMM JIF 2021 Budget is \$3,946,549, a 0.83% increase over 2020. The Executive Director then reviewed the proposed assessments, and advised Willingboro will pay the brunt of the EPL/POL increase as they have the losses.

The Executive Director asked if anyone had any questions or comments. Hearing none, he then asked for a motion to introduce the 2021 Budget and schedule a public hearing on Tuesday, November 24, 2020 at 1:00PM.

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

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

Closed Year Dividend - The Executive Director advised 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 in the agenda was the breakdown of the distribution for the closed year dividend.

Included in the agenda was 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**

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

RCF 2016 Fund Year Rollover – The RCF board adopted a resolution accepting the transfer of member JIF's Fund Year 2016. Enclosed in the agenda was Resolution 20-24 authorizing the transfer of the PMM JIF's 2016 claim liabilities to the RCF.

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

Moved: Commissioner Corrales
Second: Commissioner Danson
Vote: Unanimous

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 attorneys who responded was included in the agenda. The Executive Director advised this would be included in a resolution in January.

The Fund Attorney advised the Fund gets good service from our current panel and we don’t have many cases to litigate, fortunately, so there isn’t a need to expand the panel.

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.

It was noted by Mr. Tontarski the Treasurer listed on the Resolution was incorrect so the motion is to pass the Resolution with the correction that Mr. Tontarski is the PMM JIF Treasurer.

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

Moved:	Commissioner Danson
Second:	Commissioner Corrales
Vote:	Unanimous

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. It will take place on October 29, 2020 and registration is necessary.

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 appeared in the agenda. 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.

The Executive Director advised Willingboro is the only member up, and he believes the paperwork is in the pipeline.

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 August 31, 2020 shows the fund’s surplus of \$3.6 million, with all years in the positive, with a nice gain over the prior month of \$85,000. The Fund’s Loss Ratio Analysis for September is better than the actuary’s projection of 37% as the actual is 22%. This time last year the fund was at 47%, so the fund is doing very well. That is reflected in the fund’s Loss Time Accident Frequency for September is 0.69, #1 best in the MEL JIFs and only five loss time accidents. This time last year the Fund had 10, so significantly better this year. The Executive Director reported PMM’s EPL Compliance stands at 100% and the checklist includes the filing for the audit.

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

Executive Director's Report Made Part of Minutes.

ATTORNEY: Mr. Kearns advised the Fund is starting to see their emergency responders coming down the virus, and if that happens in your town, you need to get those cases filed as workers compensation claims as quickly as possible. Currently the Fund has very few, but the members need to report them quickly.

TREASURER: Mr. Tontarski reviewed the treasurer’s report and bills list with the Fund. Mr. Tontarski also advised on November 1st the PMM JIF will officially be transferring funds, between \$3 and \$4 million, to the Bank of New York Mellon into the JCMI.

Payment of October 2020 Vouchers Resolution 20-26

Fund Year 2020	\$65,286.20
Total	\$65,286.20

MOTION TO APPROVE RESOLUTION 20-26 VOUCHER LIST FOR THE MONTH OF OCTOBER

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

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

2020	24,202.81
2019	59,104.31
2018	7,331.33
2017	5,840.45
2016	4,901.57
Closed	0.00
TOTAL	101,380.47

Treasurer's Report Made Part of Minutes

SAFETY DIRECTOR:

REPORT: Jonathan Czarnecki reported the Safety Directors Report for September was included in the agenda. He advised the report did not include three regular loss control visits in October, at Willingboro, Moorestown and Evesham. Mr. Czarnecki reported once the reports are finalized that will conclude all the regular loss control visits for the year for the PMM JIF, excluding law enforcement. Also, included in the agenda were the safety director's bulletins that were distributed, and please let him know if anyone is not receiving those. MSI Now, JA Montgomery's streaming service, now includes about 170 videos available, ranging from five to thirty minutes. The November training schedule was also sent out, which offers many good courses. Mr. Czarnecki asked if there were any questions and then concluded his report.

Monthly Activity Report/Agenda Made Part of Minutes.

MANAGED CARE:

REPORT: Karen Beatty advised September's reports were included in the agenda and the Cumulative Savings Report was emailed out just prior to the meeting. Ms. Beatty reported there were 65 bills during the month of September totaling \$52,754.14, of that amount \$20,010.87 was paid for a savings of \$32,743.27 which is a 62% savings. Ms. Beatty advised the Fund is trending lower than last year, asked if there were any questions and concluded her report.

Monthly Activity Report Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Edward Cooney expanded on his previous comments about the overall insurance market. He advised the market is in a really terrible place, to say the least, and probably the worst scene in over 30 years, which is exactly why the JIFs were formed back in the 80s. The MEL is very mature and well prepared for this type of market place and it's in the process right now of doing a couple of creative things to reduce or eliminate the overall budget impact and also to be set up for even stronger growth in the future. The Underwriting Office is currently working with the Executive Director and Risk Managers and should have some good

results in the next two months for the Fund. Aside from that and the usual reports in agenda, the Underwriting Manger advised to let him know if anyone had any questions and then concluded his report.

CLAIMS ADMINISTRATOR:

REPORT: Kathy Kissane advised as of the middle of October, the PMM JIF had 43 COVID claims, fortunately half of which were record only and did not materialize in to anything so the members are doing a good job reporting claims and exposures as they become aware. The committee met prior to this meeting and asked for approval of the three PARS as recommended by the claims committee.

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

Motion:	Commissioner Danson
Second:	Commissioner Merchel
Vote:	4 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN MEETING

Motion:	Commissioner Corrrales
Second:	Commissioner Danson
Vote:	Unanimous

MEETING ADJOURNED: 1:26pm
NEXT REGULAR MEETING: November 24, 2020

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

October 21 2020

Memo to: Fund Commissioners
Professional Municipal Management Joint Insurance Fund

From: Chairman Thomas Merchel

Re: RCF October Meeting

2021 Budget: A Public Hearing was held and the enclosed 2021 operating budget was reviewed and adopted by the Board of Fund Commissioners.

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. The Board of Fund Commissioner accepted the recommendation to amend the Plan of Risk Management to remove Ms. Buggle from the signatory list.

2016 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2016 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2020.

Professional Services: The RFQs for professional services for the 2021-2023 contract term were released on July 22, 2020 with a response deadline of September 9, 2020. The Contract Review Committee recommendations on contract awards will be confirmed at reorganizational meeting scheduled on January 6, 2021.

Claims Committee: The Claims Review Committee met on September 2nd and also the morning of the Oct. 21st Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2021 Reorganization scheduled for **Wednesday January 6, 2021** at 10:30AM.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2020 ANNUALIZED	2021 ADOPTED	\$	%
	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	656,000	672,570	11,570	1.8%



**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: October 21, 2020
TO: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
FROM: Chairman Thomas Merchel
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2021 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2021. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2021 and to certify annual assessments, based upon the adopted 2021 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$2,500,000 dividend was filed with the State on October 6, 2020. We await their approval. Once approval is received, checks will be issued.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2021 for a fee not to exceed \$5,000.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 18, 2020 via Zoom teleconference.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2021 ADOPTED BUDGET BASED ON 2010 CENSUS				
10/21/2020 11:39				
	2020	2021	CHANGE	CHANGE
	TOTAL	TOTAL	\$	%
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
Fax (201) 881-7633

Date: October 21, 2020
To: Fund Commissioners
Professional Municipal Management Joint Insurance Fund
From: Chairman Thomas Merchel
Subject: October MEL Meeting

2021 Rate Table & Budget – Board of Fund Commissioners adopted revised 2021 Rate Table. Public hearing adopting 2021 rate table was conducted in June. Rate table revised to reset optional excess POLEPL and excess property rates to reflect 2020 rate table, as had been intended. Impact is less than 5% change.

Market Renewal Update - Executive Director and Underwriting Manager said the MEL has been in discussions with the Department of Banking and Insurance concerning the formation of a Captive to be domiciled in New Jersey. If formed, it may give the MEL an opportunity to reduce costs by reinsuring a portion of the primary public officials/employment practices liability policy underwritten by QBE. The captive will also allow the MEL to better respond to other issues that may occur due to the national insurance crisis.

Executive Director said the Fund is still waiting for confirmation from Safety National that Covid 19 workers' compensation claims will be consider "one occurrence". Executive Director said he expects the excess insurer to impose modifications to that coverage in 2021 said it is still very much an open question about how the excess policy will treat new waves of the virus beginning in January. However, the MEL has more than sufficient financial strength to cover these claims even if excess insurance is unavailable.

Requests for Proposals: Competitive Contracting RFPs were issued for the majority of the MEL's contracts. Responses were due in September. Management Committee met to begin its review of those responses assigned where it is identified as Evaluation Committee. Recommendation will be made in advance of 2021 Reorganization. Claims Review Committee will review responses submitted for Third Party Administrators and Managed Care Organizations. Safety & Education Committee will review MEL Safety Director/Trainer.

Employment Practices Program: A webinar has been scheduled for October 29th at 2:00 pm to provide guidance to members' counsel and administrators on the new Personnel Manual and Employee Handbook.

- ❑ **Remote Public Meetings:** The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding holding remote public meetings during a declared emergency. Fund Attorney prepared a draft and distributed to Management Committee for review.
- ❑ **2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference. The program has already been filmed.
- ❑ **2020 Fiscal Management Plan Amendment:** Fiscal Management Plan amended to remove Ms. Janet Buggle as a signatory since she has retired from Qual-Lynx.
- ❑ **Legislative Committee:** The committee met at 11:00 am on October 14th; report will be distributed in November.
- ❑ **Safety & Education Committee:** The committee is scheduled to meet on November 10th.

The Risk Management Manual has completed editing and has been sent to the printer for fulfillment.

- ❑ **RCF Report:** Commissioner Clarke submitted his report on the RCF's September meeting. The RCF met and adopted its 2021 Budget just prior.
- ❑ **Cyber Task Force:** The MEL's Cyber Task Force has been meeting throughout the year to review the MEL's Cyber Risk Management Program and is expected to finalize revisions shortly. There will be clarification on Tiers 1 and 2 and a third tier will be added.
- ❑ **Coverage Committee:** A meeting of the coverage committee is in the process of being scheduled.
- ❑ **Emergency Restoration Services:** In early 2020 the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a "rolling" list where responders that comply with bid specification will be posted to the MEL website. *CPR Restoration & Cleaning Service* whose response meets the bids specifications and was approved to be added to the list on the MEL's website.
- ❑ **Claims Review Committee:** The Claims Review Committee met on June 3, 2020 and July 16, 2020; minutes of both meetings enclosed separately. The committee will be meeting next on October 21, 2020.
- ❑ **Claims Administrator:** Workers' Compensation Claims Administrator said Qual-lynx created coding in its system to identify Covid-19 related claims and has been providing Executive Director with detailed and summary monthly reports.
- ❑ **Underwriting Manager:** Underwriting Manager is still actively marketing the renewal. He did report that the POLEPL primary coverage with QBE has been finalized and the increase is now reduced to 2.2%. Fund Attorney highlighted the efforts undertaken by the Underwriting Manager working with him and the QPA in meeting requirements of the Comptroller's office on commercial policies.
- ❑ **Fund Attorney:** Fund Attorney thanked J.A. Montgomery for their assistance in sharing the Governor's Executive Orders concerning Covid-19 and said it has been very helpful.